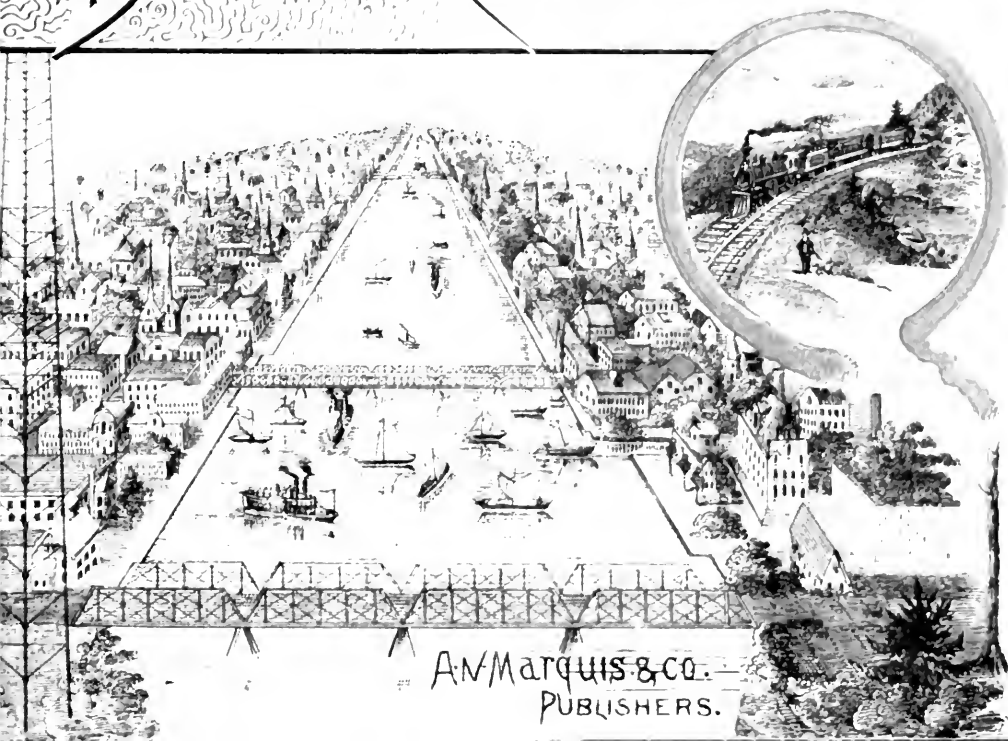
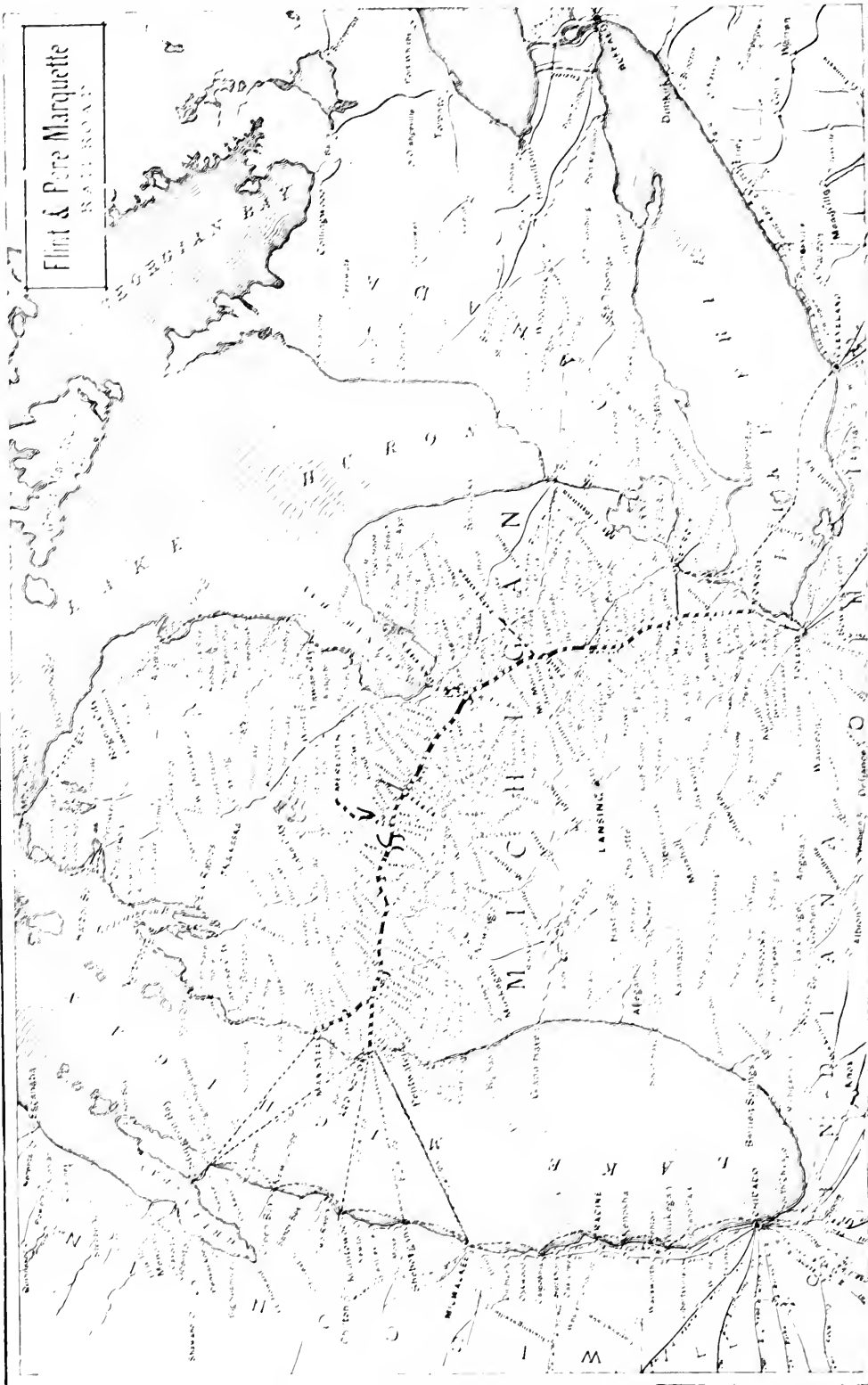


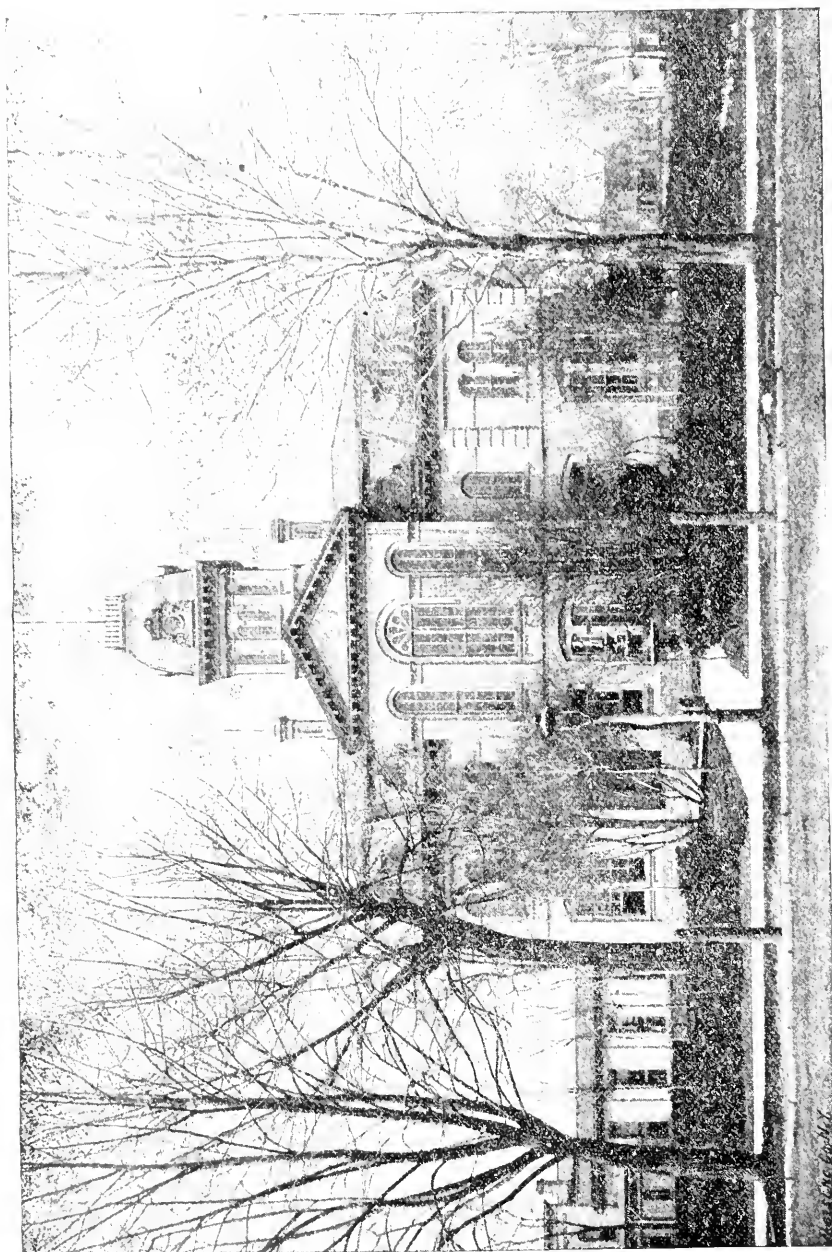
RAY (INES)



AN MARQUIS & CO. —
PUBLISHERS.

Flint & Pere Marquette RAILROAD





RAY COUNTY COURT HOUSE.

Ray County, Mo.

THE INDUSTRIES
OF
THE BAY CITIES

COMPREHENSIVE AND CONCISE

EXHIBIT OF THEIR TRADE, COMMERCE AND
MANUFACTURES

WITH AN IMPARTIAL PRESENTMENT

OF THEIR

REPRESENTATIVE BUSINESS HOUSES

ALSO

BRIEF GLANCE AT THE OPPORTUNITIES AFFORDED
FOR THE INVESTMENT OF CAPITAL

1889

— — —



1889

A. N. MARQUIS & COMPANY
PUBLISHERS

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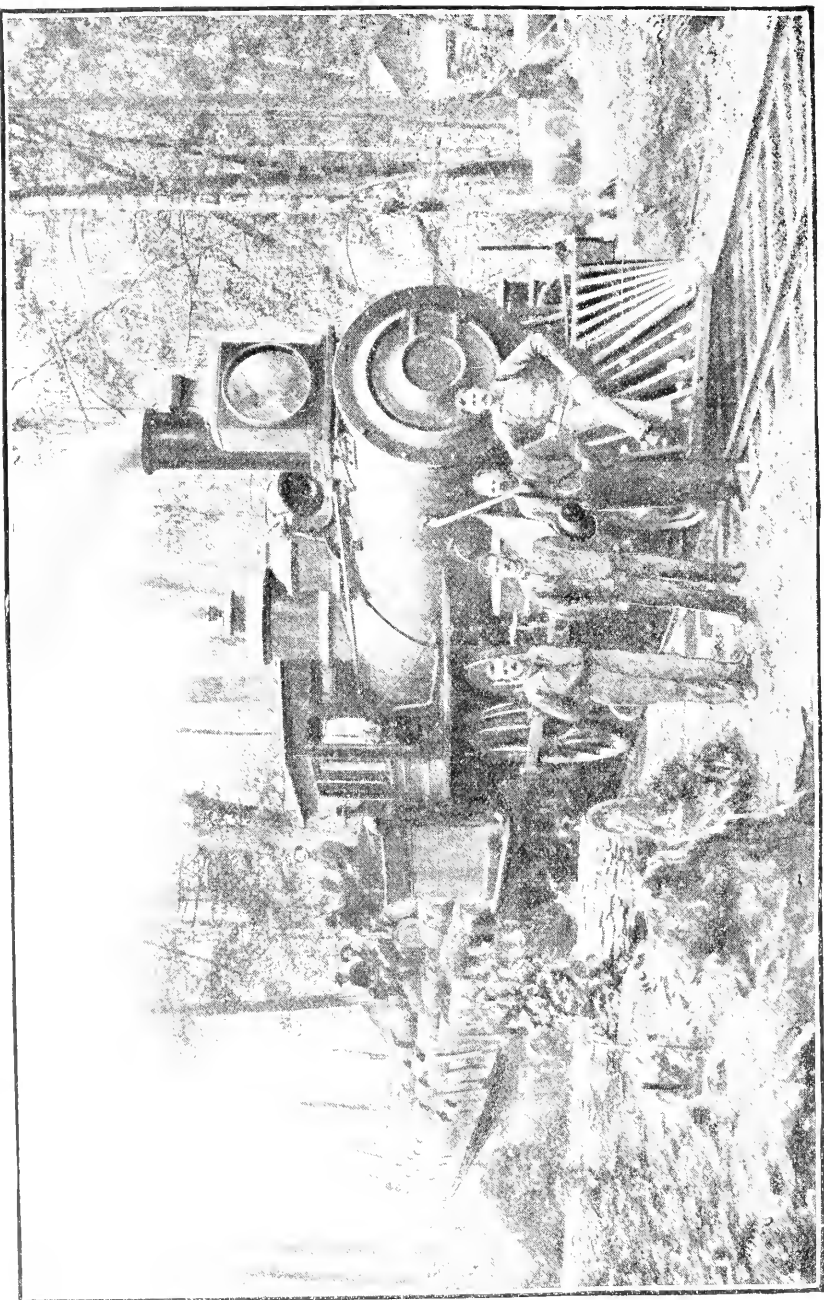
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INTRODUCTION.

THE object of this book is to furnish an intelligent, and, as far as possible, an accurate account of the industries of the Bay Cities. Their commerce, manufacturing and trade resources are briefly detailed, and a list of representative houses given. The facts have been in the main derived through individual efforts and from citizens, merchants and public men residing here. The publishers have also availed themselves of data contained in all books upon the subjects treated, in addition to that found in the daily press. Suggestions made by those interested in the growth, development and prosperity of the Cities, and the opportunities for the investment of capital, have likewise been adopted and incorporated as far as it was thought practicable.

Of the obstacles in the way of a faithful and an acceptable performance of their duty in the premises, the publishers have been from the outset thoroughly sensible. To say that they have discharged such duty to their entire satisfaction is more than they can pretend. All that is claimed is an earnest desire to be correct. To be infallible in that behalf is impossible. Some errors may have occurred by trusting to what appeared, upon reasonable evidence, to be facts. Others, through the difficulties experienced in the collation of such facts. Their presence, however, is due to no lack of effort or diligence.

The publishers tender their acknowledgments for the encouragement and information received by them, as also for a liberal patronage—and for much else that may contribute to whatever of success that shall greet the succeeding pages.



A LOGGING SCENE IN THE PINE WOODS OF MICHIGAN.

MICHIGAN.

ITS HISTORY, DEVELOPMENT, RESOURCES AND PROSPECTS.

THE history of Michigan, briefly told, is as follows: The present State was originally one of the French dependencies in North America. In 1793, that government decided its right, title and interest in the premises to Great Britain, and in 1783, it was transferred to the United States. The State is bounded, on the north by Lake Superior and St. Mary's River; east by Lakes Huron, St. Clair and Erie; south by Ohio, Indiana and Illinois, and west by Lake Michigan and the State of Wisconsin. The first settlement made here was by the French, during 1610, a colony locating about that time on the present site of Detroit, also establishing a trading post at Mackinaw. In 1800, the population had visibly increased, and in 1805, Gen. William Hull became governor. He was succeeded in 1812 by Lewis Cass, and in 1818 the public lands were opened to sale. The following year, the territory was represented in Congress for the first time, and from that period the growth and development of Michigan dates. A State Constitution was framed in the Spring of 1835, ratified by the people in October of the same year, and in January, 1837, Michigan was admitted into the Union as the twenty-sixth State.

The State is divided into two peninsulas. The Upper Peninsula contains about one-third of the area of territory included in the limits of the State, and immense deposits of iron and copper formations which have been prosperously developed, almost from the date of the State's admission, and, notwithstanding the steady requisitions which have been made upon their resources, the mines are apparently inexhaustible. This section of the State is also covered with large forests of growing timber, that furnish material to supply the lumber industries in operation in the Southern Peninsula, and elsewhere. The surface of the country is rolling, in some portions mountainous—the Porcupine Range at intervals rising to a height of 2,000 feet, below which are sandy plains and forests. The climate, except in the northwest Grand Traverse region near Lake Michigan, is cold; the geological formation is azoic, with metamorphic slates, gneiss rocks, trap, etc.; the productions are timber and mineral ores. The Southern Peninsula is a level, rich, fertile country of prairie and forests, watered by numerous streams and rivers, many of which are navigable, and afford the means of communication with distant points by steamers and vessels. Geologically, the Lower Peninsula is of limestone and sandstone, with well developed stratas of coal, salt and gypsum. The climate is mild, salubrious and healthful, greatly tempered by the lakes, and adapted to fruit growing. The principal products are wheat, corn, butter, cheese and wool; the principal manufactures, flour, woollens, lumber and salt. The State takes a high rank among those which compose the Federal Union, and in its leading advantages of soil, resources, timber and mining, as also in many other important particulars, is unsurpassed by any of the sisterhood of States. Since 1850, the population has increased from 551 to 2,000,000. Its system of internal improvements, schools, colleges, transportation facilities, manufacturing interests, commercial relations, religious societies, and other developments of a pro-

gressive and prosperous period, have been fostered and sustained, and are now in the enjoyment of that steady growth which comes after years of laborious and persistent effort.

THE EDUCATIONAL SYSTEM.

The schools and colleges of the State are peculiarly adapted to the wants of the community, and to the times. They include the University of Michigan, at Ann Arbor; the State Agricultural School, at Lansing; State Normal School, with other institutions of less prominence, and the common school system which obtains here, and which, with respect to discipline, moral training and instruction, is without its superior in any portion of the country where the system has been employed. For the past fifty years its growth has been substantial and permanent. At the commencement of the school year for 1887, the school population approximated 700,000, and the enrollment, 420,000. There were upward of 6,500 ungraded school districts, 443 graded school districts, 7,209 schoolhouses, and the value of school property was stated at nearly \$12,000,000, with a total revenue, from the primary school interest fund, township taxes, district taxes and other sources, amounting to upward of \$4,600,000. The amount of trust funds upon which the State paid interest for educational purposes, was slightly over \$4,000,000.

RELIGIOUS INTERESTS.

Since the days when Father Jacques Marquette visited the Northwestern territory, more than two centuries ago, religious interests have been maintained in Michigan, and the building of churches has marched in the van of improvement. There are at present about 3,100 church organizations in the State, and the value of church property is not far from sixteen millions of dollars.

THE FARMING INTERESTS.

The agricultural resources of the State, particularly in the Lower Peninsula, are rich and reliable, substantial and productive. The farms are highly cultivated, and their crops are annually large, embracing all the cereals, esculents, fruits and vegetables indigenous to the temperate zone, and of the best quality. Adopting the census of 1884 as a basis of calculation, the number of farms in Michigan cannot be far from 160,000, containing a total of 15,500,000 acres, with an average of 97 acres to each farm, representing an aggregate valuation of \$573,000,000, or \$40 per acre, and enlisting not far from 240,000 persons in their conduct and management. The cultivation of fruits for home consumption and export, is rapidly increasing in value and importance, and a steady demand exists for these productions in all the leading cities of the country.

THE LUMBER INDUSTRIES.

The lumber industries of the State, in extent and value, take precedence over all others, except agriculture. The timber district begins at the southern line of the counties of Bay, Saginaw, Gratiot, Montcalm, Newago and Muskegon, and extends as far north as Mackinaw. There are also considerable belts of timber in the Upper Peninsula. The lumber industries of Michigan have become prominent within the past quarter of a century, and in magnitude are not equalled by those of any State or country. During 1887, according to statistics on the subject, there were more than 50,000 men employed in the manufacture of lumber, upward of \$60,000,000 capital invested, and wages approximating \$15,000,000 in amount paid out. The product of the mills in the State during the same year, was 4,162,317,778 feet of lumber and 2,677,855,750 shingles, aggregating in value the sum of \$65,043,825.50.

THE SALT INDUSTRIES.

The development of the salt industries began to take shape early in the '60's. Prior to that period, the existence of salt layers in certain portions of the State was generally known, but little was done toward rendering them productive. Within the past twenty years, however, they have been made sources of large revenues, and have attained to conspicuous importance. The salt districts of the State are nine in number, including on the list the counties of Bay, Saginaw, Huron, St. Clair, Iosco, Midland, Manistee, Mason and Gratiot. During 1887, there were 132 firms engaged in the manufacture of salt, operating 112 salt blocks, and 4,500 covers, with a total capacity of 5,265,000 barrels of salt. The product for 1887, was 3,014,309 barrels, worth, at the prevailing price of that year, \$2,249,734.47. A large force of men was employed and large amounts were paid as wages. There was a falling off in the manufacture for the year 1888, on account of the surplus on hand at the close of the year 1887.

MANUFACTURING INDUSTRIES.

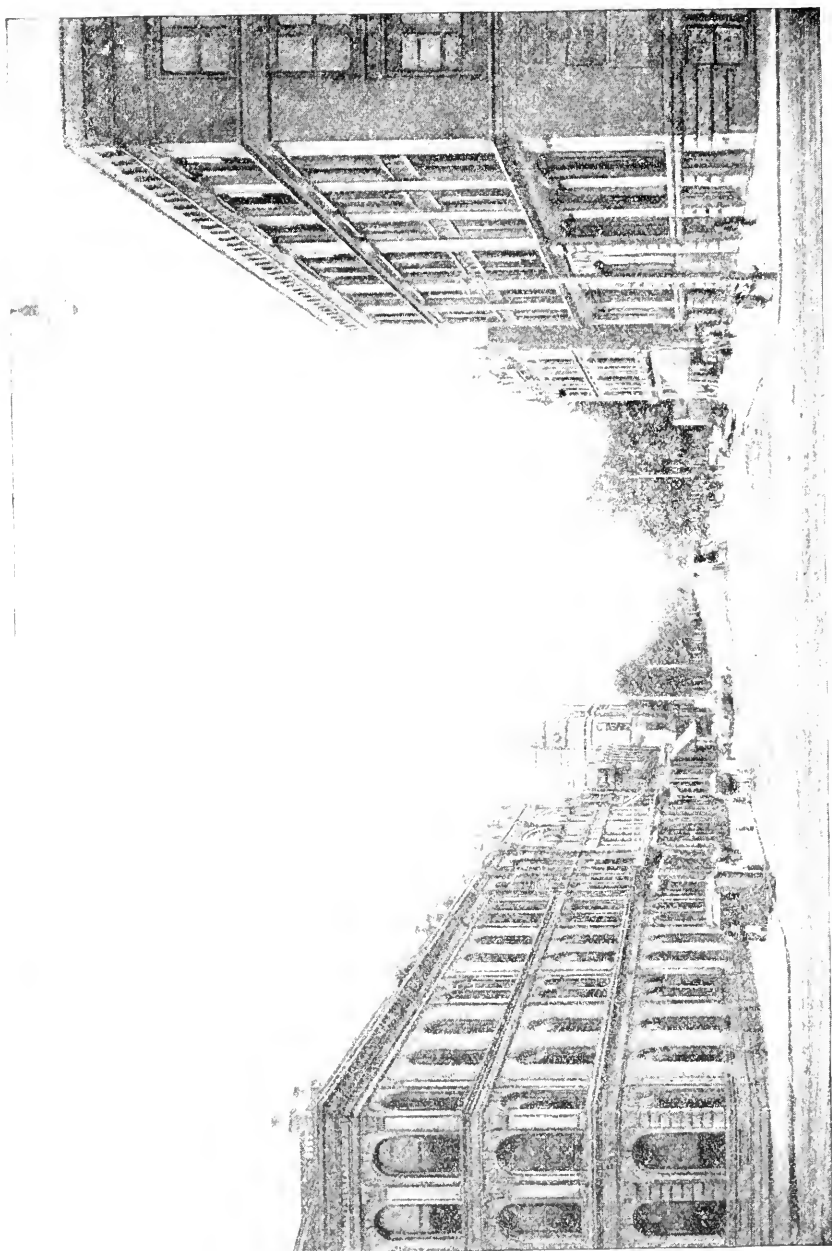
Nearly all the leading manufacturing industries are represented in Michigan, and a steadily increasing activity is manifested in that department of usefulness. In many of the establishments thus engaged, the raw material is obtained in the timber districts of the State, and the amount of capital invested in these special establishments was upward of \$62,000,000 in 1887, giving employment to a total of nearly 54,000 hands, and, up to June 1st of that year, paying in the neighborhood of \$17,500,000 as wages. On the 1st of June, 1888, there was estimated to be 16,000 manufacturing establishments in the State, representing an investment of \$101,376,337, employing 200,000 hands, who were paid wages approximating \$95,000,000.

COPPER AND IRON MINES.

The copper mines of Michigan, about twenty-seven in number, are located in Keewenaw, Ontonagon, Houghton and Isle Royale Counties, in the extreme north-western portion of the Upper Peninsula. The iron mines are situated in the same section, and are double the number of the copper mines. In 1887, the capital invested in them was nearly \$41,000,000; there were upward of 30,000 men employed in their development, and \$6,000,000, in round numbers, were paid as wages. The output for that year was 40,000 tons of copper, and 4,393,853 tons of iron, valued, the former at \$8,800,000, and the latter at \$23,000,000.

RAILWAY FACILITIES.

On the 1st of January, 1888, there were reported to be sixty-seven railway lines in operation in Michigan, with a total mileage estimated at 6,205.38, not including sidings or double tracks, nor upward of 50 miles of tracks used for logging purposes. The total cost was also estimated at \$601,150,375.50; the cost of operating same, at \$60,000,000; the total revenue, at \$89,715,872.65, and their total indebtedness approximated at \$350,000,000. The roads are well built, and their equipment and rolling stock are full and complete.



WASHINGTON AVENUE—LOOKING NORTH FROM CENTER.

BAY CITY.

ITS LOCATION, HISTORY, ATTRACTIONS AND ENTERPRISES.

HALF a century ago, hardly a dozen white men resided within the present corporate limits of Bay City. The country was then a wilderness, occupied by the Indians. Up to the treaty of 1819, they remained in sole possession of the Saginaw Valley. This treaty was consummated largely through the influence of Stephen V. R. Riley, an Indian trader, whose power over the aborigines was almost supreme. To reward him for his labors, the government allowed Riley to select a tract of 640 acres for each of his three sons. The land selected for Riley's eldest son is now a portion of Bay City. The first person to locate in the present city was Leon Trombley, who came in 1831, followed by his family in the Fall of the same year. During 1834, John B. Trudell located in what now is the Fifth ward. In 1835, Joseph Trombley reached here from Detroit, and settled in what afterward became the village of Portsmouth. Late in the same year, Medor Trombley joined his brother Joseph at Portsmouth, and with him conducted a store the latter, in the meantime, had opened. In July, 1836, Judge Albert Miller purchased a tract of land of the Trombleys, and laid out the village of Portsmouth, which now forms a part of the Fifth and Sixth wards. The same summer, James Fraser, in conjunction with others, purchased the 640 acres reserved to Riley's eldest son. The purchasers organized the Saginaw Bay Company, and appropriated 210 acres of the land thus acquired to the site of a town to be known as Lower Saginaw. The company, however, succumbed during the panic of 1837. In the winter of the latter year, Judge Miller, Cromwell Barney and B. K. Hall erected a mill at Portsmouth; a postoffice was also established there, with Judge Miller postmaster. In the Spring of 1838, Sydney S. Campbell, accompanied by his family, located at Lower Saginaw, the first permanent settler after the survey of the town,—and opened the Globe Hotel. Other buildings were erected that year, notably the bank building, at the present corner of Water and Fifth streets.

From 1838 to 1844, the settlement of Lower Saginaw and Portsmouth was slow and unsatisfactory. During the interval, the scrip of the Saginaw Bay Company was acquired by James Fraser, Dr. D. H. Fitzhugh and others, who secured title to the land where Lower Saginaw had been located. Some few adventurous spirits identified themselves with the place, a store was opened by Frederick Backus, the township of Hampton was organized, religious services were conducted at occasional intervals, and, in 1844, a schoolhouse was built near the present site of the Detroit & Bay City Railroad depot. From this date, the building up of Bay City became an established fact. Settlers began to arrive; improvements were projected and completed; the Hampton postoffice, located here in 1843, was "full of business;" regard was paid to the enforcement of the laws, and other incidents of progress were of frequent occurrence, including the building of mills and the promotion of measures inaugurated for the development of the lumber industries, which have since grown to almost phenomenal proportions. Among the leading arrivals, between 1844 and

1850, was J. B. Hart, B. B. Hart, F. J. Perrott, H. W. Sage, Daniel H. Fitzhugh, Jr., Curtis Munger, Edwin Park, Thomas Carney and wife, J. S. Barclay and wife, J. L. Hibbard, Alexander McKay and family, J. W. Putnam, and many others. In the latter year, additional improvements were made, in the way of residences, stores, and a hotel, known as the "Wolverton," was finished. During 1852, the cholera raged here; in 1853, the Methodist church, on Washington avenue, was dedicated; and in 1854, the "Java"—a sailing vessel—was completed and equipped here. There was little of importance occurred until 1858, beyond accessions to the number of inhabitants and an increase in the number of the improvements. In the latter year, the name of Lower Saginaw was changed to Bay City by an act of the legislature, and, in the winter of 1859, Bay City was incorporated as a village, of which Curtis Munger was elected President. The population at that time is said to have been nearly 800. In 1860, the village began to thrive under the beneficent influences that were there assembled. The manufacture of salt commenced, saw-mills were added to the number already established, and for the ensuing five years a very considerable degree of prosperity was experienced. By 1865, the population had reached 3,359, and at a session of the legislature, held that year, the village was granted a city charter. The spring following, the city was organized by the election of municipal officers. In 1873, the village of Portsmouth became a part of Bay City proper, and for nearly a quarter of a century the history of the municipality has been the history of successful endeavors.

THE CITY PROPER.

Bay City is delightfully located on the east bank of the Saginaw River, five miles from its mouth. Its early settlement, incorporation as a village, and later as a city, are briefly stated above. It has advanced almost from the day of its birth. Following 1865, its growth has been steady and rapid. In 1870, the population was 7,064, or more than double that when incorporated as a city. In 1880, the population was 20,693; and in 1888, it was estimated at between 35,000 and 37,000, with an assessed valuation of more than \$10,000,000. When incorporated, the cleared ground did not equal that which is now built up with houses. The city is situated upon a flat and relatively low tract of country, and, in the earlier days, may have been unpromising in appearance for a city's site. But enterprise, thrift and American "push" have built a city, than which there is none—in the State, at least—the future of which is so filled with brilliant possibilities. The city has a river frontage of about six and one-half miles, with a depth, to Forty-Third street, of two miles and upward.

The streets east and west are numbered from one to forty-three; those north and south are named after the Presidents, from Washington to Grant. They intersect each other, forming blocks 200x300 feet in dimensions, and the greater proportion of them are paved. The buildings lining these thoroughfares are substantially built of brick or stone, many of them being triumphs of architectural skill. In the residence portion of the city, the structures are among the handsomest in the State, a large number of them occupying commodious and elaborately decorated plats of ground, forming a landscape replete with natural and artistic beauties. The railway facilities are complete and in successful operation. They include the Flint & Pere Marquette system, and the Michigan Central system, by means of which all points of importance in the State, as also in the South, East and West, are easy of access. In 1888, the Midland Railroad was completed to West Bay City, and within a year both cities will be in direct communication with St. Louis. The facilities for transportation by lake and river are not less complete. Daily lines of steamers ply between Bay City and the Saginaws; also, between the former and Alpena, where connection is made

for the Mackinaws and ports on Lake Michigan. Steamers also depart upon set days during the week, for Buffalo, Chicago and intermediate ports. The accommodations, both by rail and water, are fully up with the times, and the passenger and freight rates are not excessive. The Bay City Street Railway operates two lines, affording comfortable and rapid means of communication between the northern and southern portions of the city, also with Essexville.

The lines of manufacture are varied, those of lumber and salt predominating. The remainder include manufactures of machinery, mill supplies, wagons and carriages, boilers, boxes, brick, brooms, beer, lime and cement, cigars, confections, drain and tile, fire brick and clay, furniture, granite, firearms, picture frames and mouldings, pumps, rubber stamps, sails, saws, screen doors, soap, stencils, terra cotta, woodenware, etc. All of these are well equipped and do a large business in their respective departments. As stated, however, in another part of this book, there are opportunities for enterprise, in this field, which need only to be investigated; and citizens will cordially welcome, and make it an object for capitalists and others to undertake the establishment of additional facilities. The banking institutions are five in number, and well known for their substantial character. They represent a total capital of \$750,000, carry deposits amounting to \$1,849,322, and have a surplus of \$225,141.

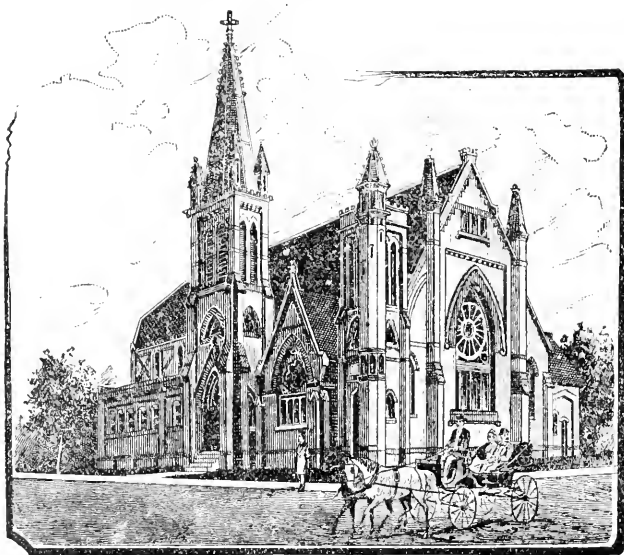
The educational system is a striking feature in the multitude of attractions of Bay City. The system was established many years ago, and is under the management of a Board, composed of two members from each ward, one of which is elected annually, in September. The schools furnish unexceptional opportunities for securing a thorough education, practical and useful, for a successful career in life, or admission to collegiate institutions. The schoolhouses are handsome structures, well heated, ventilated and lighted, and furnished with a large corps of teachers. In addition to these, there are seven schools of a religious and miscellaneous character, at which between 1,200 and 1,500 pupils are enrolled, and taught in both elementary and advanced courses of instruction. The public library, under the management of a Board of Trustees, contains nearly 13,000 volumes, including books of history, romance, science, philosophy and art, and is open to all classes of people.

The cause of religion is sustained by societies, nearly all of which have houses of worship, well built and elaborately furnished edifices. The Sabbath is made a day of rest, and the large attendance of communicants and others, at the various churches, is conclusive evidence of the moral and intellectual character of the population. By the terms of the new charter, the Mayor is elected biennially. The departments of police, fire, water, health and public works are under the control of Boards, severally assigned to each, and which direct their conduct. All of these departments are managed judiciously and to the best advantage. They are efficient and invaluable auxiliaries to the municipal executive in the prevention of crime, the preservation of property, maintenance of the public health, and the promotion of good government. The courts are always available for the enforcement of rights or the redress of wrongs, and include Federal, State and city tribunals, each having several and independent jurisdiction. The city is lighted by electric lights, being the first city in the State to establish the system, and obtains pure water from Saginaw Bay by the Holly method. The health of the city has always been unsurpassed, and, as will be seen by reference to the city as a place of residence, for commercial, financial and manufacturing purposes, Bay City has no rival in the State. Property can be purchased and leases obtained at reasonable rates and upon liberal terms. The compensation paid labor is above the general average, and the

cost of living below that paid in neighboring cities. Every facility that can promote the advantage of the city or its inhabitants, is employed, and all agencies that will contribute to the public welfare are adopted. Situated upon a river navigable for the largest craft, in the center of a highly-cultivated district, inhabited by an industrious, enterprising, law-abiding class of people, and possessing natural advantages that need no commendation, Bay City offers the most substantial inducements to the laborer, the manufacturer, the merchant and capitalist. Within another decade she will have forged to the front, second to no leading city in Michigan, in point of enterprise, growth, development and material prosperity.

WEST BAY CITY.

West Bay City, having a population approximating 15,000, includes the towns formerly known as Wenona, Banks and Salzburg. It is located on the west bank of the Saginaw River, directly opposite Bay City. The cities are connected by a railroad bridge and two other bridges,—one at Third street, completed in 1865, and one at Twenty-Third street, opened to the public during 1876. It is likely that a new bridge will be built at Third street in the near future, plans and specifications being in the course of preparation for the structure during October, 1888.



NEW MADISON AVENUE M. E. CHURCH—BAY CITY.

The first settlement on the west side of the river was made, on what became the site of Salzburg, by Benjamin Cushway, who arrived in 1834, and acted as government blacksmith. He was followed by Solomon S. Stone and wife in 1842; in 1844-45, Joseph Trombley, who had previously purchased 2,000 acres of land where the village of Banks was afterward surveyed, took possession of his property and began to permanently reside there. John Hays was among the earliest settlers in Wenona, which was known, up to 1864 or 1865, as Lake City, at which date the name was changed to Wenona, by H. W. Sage. During the decade concluding with the

year 1870, the influx of settlers, while not rapid, was steady. In 1870, Wenona was incorporated as a village, the incorporation of Barks following on April 1, 1871, and that of Salzburg later still. Improvements were made at intervals in all of these settlements, consisting of those usual to growing, progressive villages.

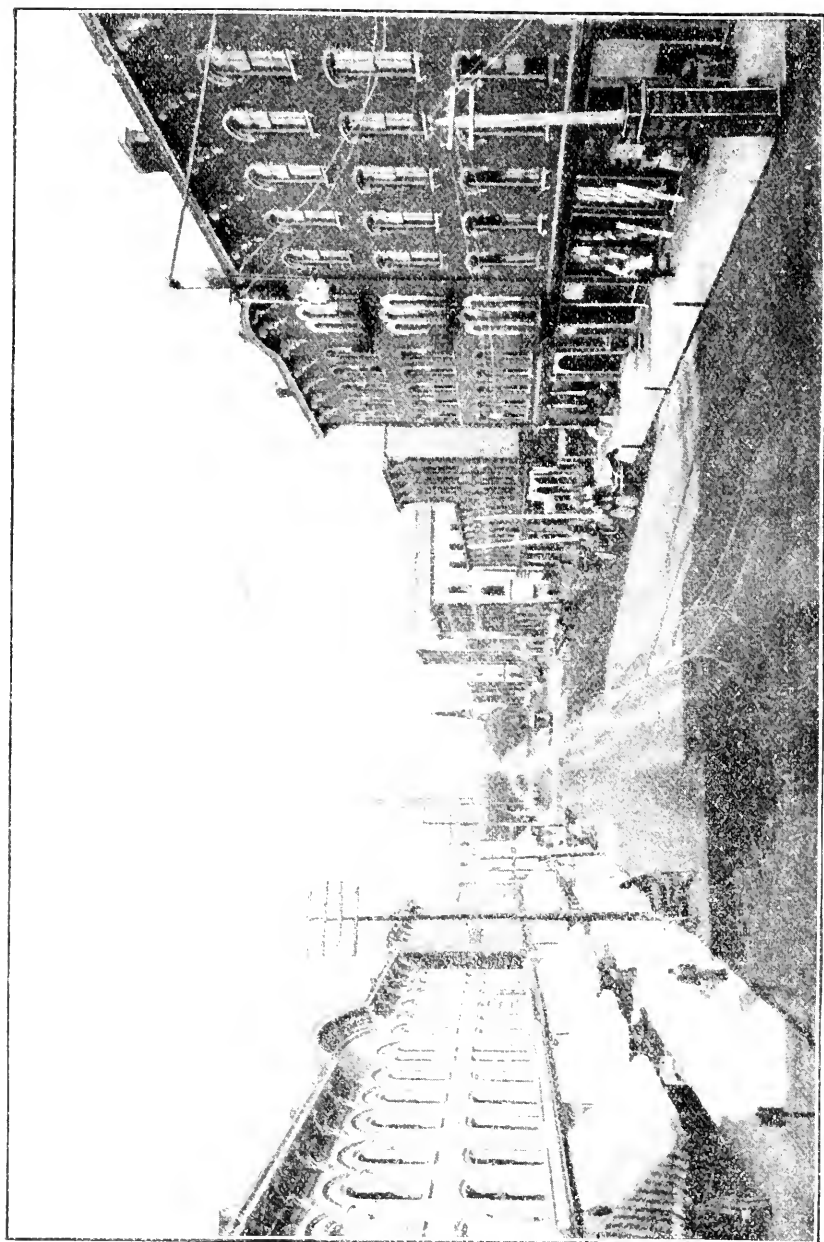
Various attempts were made, between 1871 and 1875, to unite Wenona, Barks and Salzburg to Bay City, but failed, as did efforts made in the latter year to consolidate Wenona and Salzburg. In 1877, however, the legislature adopted an act for the consolidation of the three villages into one municipality, under the corporate name of West Bay City. The city was divided into three wards, and an election was held June 1st of the same year, for city officers. In 1883, the charter was amended, increasing the number of wards, and otherwise providing for changes in the city government, which have resulted advantageously. At the time of the consolidation, each village retained its post-office, a condition of affairs which has since remained unchanged. In December, 1881, a destructive fire visited West Bay City, originating in a tailoring establishment on Midland street, and extending in every direction. Before the flames were extinguished, they had inflicted damages amounting to \$100,000, and, for a brief period, the march of improvement was stayed. In the Spring following, however, the burned district was rebuilt with brick structures, which remain monuments to the enterprise of citizens and ornaments to the city's highway of trade. During 1882, additional buildings were erected, both in the business and residence portions, that gave a metropolitan air to the city, both on account of their solidity and attractive styles of architecture, as also by reason of their finish and equipment. In a business point of view, West Bay City is admirably located. It has a river frontage of nearly four miles, upon which are located mills, lumber manufactories and the largest ship-yards on the lakes.

The site of the city is elevated, the inhabitants energetic, capable, public-spirited citizens. The leading industries are lumber, salt and ship-building. The latter is represented by two yards, from which have floated some of the largest vessels known to marine circles. There are other manufactures, less conspicuous, but not less important, the details of which are given in another part of this volume. The city government is administered by a Mayor and Common Council; and the various departments of police, fire, water, sewage, public health, public works, etc., are conducted the same as in Bay City. The educational and religious systems are mentioned elsewhere; also, the Sage Library, the Lumbermen's State Bank and the press. In all its varied departments of business, culture and the agencies of manufacture and trade, each year witnesses a steady and permanent growth.

The city to-day presents a wonderful development within a brief period, and if its growth and advancement in the future are to be measured by that of the past, West Bay City, ten years hence, will have become a metropolis. An act has been passed by the legislature providing for the consolidation of the Bay Cities in April, 1891. Whether or no this shall be done, the progress of the cities cannot be delayed, and the opportunities presented by their incomparable location, will be rapidly improved by citizens and those attracted hither, to avail themselves in that behalf.

SIGNAL SERVICE.

Bay City was included in the Signal Service system of the country in 1887. The office is on Water street, opposite the Fraser House. Daily observations are taken of the weather, and flags indicating the probable condition of that element of uncertainty, are displayed from an elevated site, for the benefit of mariners and the public.



CENTER AVENUE- LOOKING EAST FROM WATER STREET.

MANUFACTURES.

THEIR VARIETY, CHARACTER, VOLUME AND IMPORTANCE.

ONE important, if not the most important instrumentality that has directed the Bay Cities along the highway of a prosperous career, are the manufacturing facilities available to enterprise and industry. They have been the means of attracting hither the class of inhabitants to whose efforts countries are indebted for their development, and communities for their prosperity and advancement. The growth of the cities dates from the inception of manufacturing industries here. It has been permanent and substantial, progressive and prosperous. The population to-day, closely approximating fifty-five thousand souls, is largely engaged in occupations connected with productive resources, bringing to their aid, in their varied lines of duty, an invaluable fund of enterprise, energy and industry, and impressing their individuality upon all the departments of commercial and financial endeavor.

LUMBER AND LUMBER MANUFACTURE.

The lumber industries have contributed more effectively to the pre-eminence of the Bay Cities as manufacturing centers, than any other single agency. They are of the first importance, have attained to proportions little less than phenomenal and exert a wide-spread and beneficial influence. The first mill erected here was begun in October, 1836, and completed during the following April. The field thus opened has since been largely occupied and developed, and the immediate sources of supply then relied upon, become exhausted, or of limited dimensions. Within the past few years the manufacturers have been obliged to seek more distant territory for the raw material, in which they have been aided by the extension of railroad facilities into timber districts, as far north as the Straits of Mackinaw. Heretofore, the main supply has come from the counties included in the Saginaw River District, by the Tittabawassee, Chippewa, Flint, Cass, Pine and other rivers tributary to the Saginaw; also from points on the Flint and Pere Marquette, and the Saginaw Division of the Michigan Central roads, in addition to supplies from the Saginaw Bay District, drained by the Pine, Rifle, Au Gres and other streams contiguous to the Saginaw Bay. At present, very many thousand feet of logs are railed and rafted from the lumber camps of the Northern Peninsula, hundreds of miles to Bay City, and that portion of the State is coming to be depended upon as the base of supply, though the country tributary to shipping points along the north shore, between the Bay Cities and Alpena, furnishes large consignments to the mills here. The manufacture in the Bay Cities during 1887 will give a fair estimate of the volume of business done here, though it has been stated that it is only "a fairly creditable showing." In that year, there were 32 mills in operation in the Bay Cities, from about May 1st until the early part of November. Their total cut was 399,457,458 feet of pine, and 3,053,000 feet of hardwood lumber, making an aggregate of 403,410,458 feet. Little attention has been paid to the manufacture of hardwood lumber, as will be seen from the above statement; but the vast quantity of hardwood awaiting the harvest, will, in the near future, bring this article of consumption into prominence for manufacturing purposes, and its products into importance as factors of supply and demand. The other manufactures in this line for 1887 embrace 71,800,000 shingles, 53,050,550 laths, 16,237,950 staves, and 638,000 sets of heading. The total shipments foot up 347,741,000 feet of lumber, and 59,585,000 shingles. The future holds out bright prospects for this industry.

THE SALT INDUSTRIES.

The manufacture of salt, scarcely less important than that of lumber in its relation to the prosperity of the Bay Cities, is of comparatively recent origin. The existence of salt deposits in the Saginaw Valley was established during the thirties. In 1838 their development was attempted, but abandoned, owing to lack of funds. In February, 1859, the legislature made an appropriation to aid in that object, and in March, 1860, companies were organized here for the manufacture of this commodity. Operations in the way of boring for salt were at once inaugurated, and have since been prosecuted with steadily increasing results. Within the quarter of a century that has since elapsed, this industry has become permanent. A very large capital has been invested, employment given to a correspondingly large force of operatives, and the annual product during the years from 1869 to 1888 has materially increased, though there was a decrease in the amount of salt inspected in 1887, from that of 1886, in the Bay Cities. During that year there were 32 salt companies in operation here, with 34 steam salt blocks, and 500 solar salt covers, having a total manufacturing capacity of 1,300,000 barrels of salt. Their entire output amounted to 891,462 barrels; the total product of the State for eleven months of the same year, to 3,914,309 barrels. The products of this line of manufacture are unsurpassed by those of any undertaking, similarly engaged, in the world. They are rigidly inspected under the State law, and a greater part of the same is handled by the Michigan Salt Association, for account of the manufacturers, being shipped principally to the West and Northwest.

MISCELLANEOUS INDUSTRIES.

The range of manufacture carried on in the Bay Cities is as comprehensive as the demand for their products is large and increasing. While lumber and salt are leading and representative, other lines have become established, and their goods are sold in nearly every market in the country. The field for the manufacture of machinery, boilers, mechanical tools and implements, is by no means occupied, and affords inducements for the investment of capital that cannot be over-estimated. While the number of foundries and machine shops is comparatively limited, with a total force, in round numbers, of 700 hands, they represent very large interests, and the value of their output is equally extensive. The manufacture of clothing has of late years begun to obtain here, and now gives employment to about 150 operatives; also that of carriages, wagons, buggies and other vehicles, in which industry a similar number of artisans are constantly employed. In the lines of flour, furniture, woodenware, dressed beef, the fisheries, soap, boots and shoes, malt liquors, cigars, book binderies and other miscellaneous industries, the number is larger than ordinarily found in cities of the same number of inhabitants, and gives steady employment to a total force of a trifle less than 1,000 bread-winners. All of these undertakings are conducted with an enterprise characteristic of the entire population. Another important industry is that of ship-building, in which nearly 1,400 men are employed, and an immense amount of money enlisted. The product of their handiwork enjoys a reputation for substantiality and durability not surpassed by that of any ship-yard on the lakes, from Duluth to Buffalo.

OPENINGS FOR ENTERPRISE.

As above stated, the Bay Cities need additional facilities in many lines of manufacture. Their situation is so advantageous for shipping and receiving, that freight rates can be obtained at a minimum figure, and the facilities for a successful conduct of operations are of a superior character.

There are openings here for capital and enterprise to engage in many lines of productive industry. Profit would accrue particularly from the establishment of furniture and chair factories, for the manufacture of carriages and wagons, wooden-ware, sash, doors and blinds, as also for the manufacture of many other articles in which wood is the chief constituent. The hardwood lumber regions included in the counties of Otsego, Auburn, Cheboygan, Presque Isle, Charlevoix and Montgomery, are easily accessible, and also directly tributary to the Bay Cities, and will furnish inexhaustible



PHOENIX BUILDING.

quantities of maple, beech, birch, cherry, butternut, walnut and other woods, specially adapted to the uses above referred to, and which can be delivered here at comparatively low rates. These counties are, in a measure, depended upon to supply the factories of Grand Rapids, and such supplies, on their way thither, pass by our doors. Profit would also accrue from the establishment here of car shops, tanneries, canning and preserving works, foundries, cloth and yarn mills, paint and oil works, agricultural tool and implement works, tobacco manufactories, and from the manufacture

of the innumerable list of articles included under the caption of "Miscellaneous." If the present absence of many of these were supplied, not only would citizens welcome their advent, but make it an object to whomsoever would undertake the venture. His Honor, Mayor Wright, in his last annual message to the Common Council, called attention to this subject. "I am of opinion," says the Mayor, "that the city should extend some encouragement to manufacturing industries to locate with us. * * * If we do not promote the growth of such establishments, either by founding them ourselves or inducing them to locate here, our development and prosperity will be arrested." Such encouragement the residents of the Bay Cities are ready to extend: to seek it is to obtain it.

THE COURTS.

UNITED STATES COURT.

ON February 28, 1887, Congress passed an act providing that thereafter two or more terms of the United States Circuit and District Courts, for the Eastern District of Michigan, should be held in Bay City at such times as such Courts should appoint. In obedience to this Congressional mandate, Judge H. B. Brown, United States Circuit Judge in and for the Eastern Judicial Circuit of Michigan, issued an order carrying out the provisions of the act, and announcing, that until further notice, the terms of said courts would begin on the third Tuesdays of May and October of each year, and that the court would sit in the Bay County court house. The first term was held in October, 1887, and court has since occupied apartments in that building at succeeding terms.

CIRCUIT COURT OF BAY COUNTY.

The Eighteenth Judicial Circuit of the State of Michigan was created in 1850, by act of the legislature. It is composed of the counties of Bay and Arenac, and there are four terms of court held each year, commencing on the first Tuesday of March, September and December, and the third Tuesday of June.

PROBATE COURT.

The Probate Court began operations here in 1858. It holds semi-weekly sessions, Mondays and Fridays being the days upon which pending causes are heard and determined.

POLICE COURT.

The Police Court of Bay City was organized in 1888, in accordance with an act of the legislature providing therefor. This court has jurisdiction over criminal cases originating within the corporate limits of the municipality, the Recorder's court possessing jurisdiction over violations of the city ordinances. In addition to these, there are four justices of the peace, one elected each year for a term of four years, having jurisdiction in both civil and criminal cases. In West Bay City there is a Recorder and four justices of the peace, who are endowed with official prerogatives similar to those exercised by the same officers in Bay City.

TRANSPORTATION FACILITIES.

THE systems of transportation available in the Bay Cities, both natural and acquired, contain a preface to the cities' successful career. A preface, too, eloquent with Truth—a happy prologue, even, to that imperial theme. Projected for the general good, which they have advanced, maintained and extended for the promotion of the general welfare, they have more than equalled anticipations, and fully realized the rose-colored expectations born of their design and object. Complete in their equipment and appointments, they are managed in accordance with a policy that has resulted in the material development of the wonderful resources indigenous to this portion of the country. Yet the intelligence and enterprise of the public-spirited citizens of the Bay Cities propose additional facilities, both by rail and water; facilities that will bring producers and consumers into more intimate association, and more conclusively solve the equation of supply and demand. With such advantages, proposed and in progress of completion, the means of communication enjoyed by the Bay Cities will be superior to those of contemporary cities in all portions of Michigan. Advantages of this character cannot escape the consideration of capitalists seeking localities for investment; of the manufacturer, the merchant or the householder, desiring to extend their fields of operation, or to establish a home. And when the value of such advantages is enhanced by safe and reliable accommodations, with low rates of transportation, they become agencies of influence and importance in the growth and progress of improvements of every community. Such, at least, is the record of history, not alone of the Bay Cities, but of all conspicuous municipalities—and the record of the past is a guide to the present and the to come.

THE FIRST RAILROAD.

The first steps toward building a railroad from the Bay Cities to distant points were taken early in the '60's. In 1863, a company was organized to construct a line of railway connecting Bay City with East Saginaw. James Fraser was president; and in February, 1864, the project received an impetus through the adoption of an act by the legislature, providing for the issue of \$75,000 of Bay County bonds, in aid of the undertaking. The act stipulated, however, that no part of the bonds should be available until one half the right of way had been graded. The citizens of Bay City, in this emergency, subscribed \$40,000 to the enterprise, and work was commenced. Upon the retirement of Mr. Fraser from the presidency, James Birney was elected to the vacancy, and operations were prosecuted with increased vigor, under the superintendence of A. S. Munger. In September, 1867, the \$75,000 Bay County bonds were issued, and such as remained undisposed of to subscribers were assigned to Samuel Farwell, Dr. H. C. Potter and others, as consideration for the tracking and equipment of the road. During the same month and year, the franchise was transferred to the Flint & Pere Marquette Company, and on the 30th of September, 1867, the payment of the principal and interest of the Bay County bonds was guaranteed by

the latter corporation. The road was completed and in operation on November 23, 1867, and has since been the most important and prosperous branch of the Flint & Pere Marquette system. The year after its completion, the track, which had been finished to Eleventh street, was extended to the Saginaw River.

FLINT & PERE MARQUETTE RAILROAD.

The first railroad built in the Saginaw Valley, was the Flint & Pere Marquette. It was organized in January, 1857; the grading of its road-bed completed in August, 1859, and the road formally opened January 20, 1862. Its main line extends from Monroe, four miles distant from Lake Erie, to Ludington, on Lake Michigan—a distance of 254 miles—continuing from Monroe to Toledo, 25 miles, and from Wayne to Detroit, 55 miles, over the tracks of the Michigan Central. Its branches include the Bay City Division, extending from Flint to Bay City, *via* East Saginaw, the Flint River, Mt. Pleasant and Harrison Divisions; also, the branch from Manistee to Ludington, which, with the sidings, switching tracks, etc., comprehend a total of 211 miles in addition. The road owns its own parlor, sleeping and drawing room cars, and runs a train every day from Bay City, Detroit and Toledo with them attached, and also runs a train every night with a Pullman car from Bay City and Saginaw to Chicago. The company, in addition, operates a daily line of steamers, established in 1876, between Ludington, Manistee, Milwaukee and Chicago. The main line of road, crossing Michigan diagonally from southeast to northwest, passes through rich agricultural and lumber districts, and is an influential agency for the transportation of these products to market. The road is substantially constructed, and its facilities and equipment of rolling stock are of the most modern and approved standard. The present officers of this company are, W. W. Crapo, President; H. C. Potter, Vice-President; H. C. Potter, Jr., Secretary and Treasurer; David Edwards, Assistant General Manager; Sanford Keeler, Superintendent; W. F. Potter, Assistant Superintendent; Arthur Patriarche, General Freight Agent; A. W. Newton, Land Commissioner; W. L. Webber, Solicitor, and Gilbert W. Ledlie, Auditor. The general offices of the road are in East Saginaw. See map of this road inside of front cover.

MICHIGAN CENTRAL RAILROAD.

The Michigan Central system in operation between Bay City as a distributing point, and the northern, southern, western and central portions of the State, furnishes invaluable facilities. The three divisions included in the system of which Bay City is the headquarters, consist of the Saginaw Division from Bay City to Jackson, 116 miles, and completed in 1867; the Bay City Division between this city and Detroit, 108 miles, completed during 1873; and the Mackinaw Division hence to Mackinaw City, 182 miles, to which it was extended from Gaylord during 1882. Its main line and branches extending through the most fertile and highly cultivated districts; through the immense lumber belt of the Northern Peninsula; through localities wherein the manufacture of lumber products is the leading industry, and through sections of the State in progress of development and improvement. The system has been and is a prominent factor in the growth of the Bay Cities, and affords opportunities for the extension of their financial, commercial and manufacturing influence, commanding as they are available. In addition to the divisions mentioned, the Michigan Central operates a branch from Pinconning to Gladwin, and renders the immense stretch of country, bordering upon the west shore of Lake Huron, between Alpena and the Bay Cities, accessible to the latter, and largely dependent upon them, not only as a base of supplies, but as the market for its consignments of logs and

lumber, which are daily shipped here by the Detroit, Bay City & Alpena to Alger, thence by the Michigan Central. The road and its branches are of the highest order of construction, and the policy of its management has always been liberal. See map of this road inside of back cover.

BATTLE CREEK & BAY CITY ROAD.

The foundation for this line of road was primarily laid in 1874. A considerable portion of the line hence to Midland was graded and made ready for the track, when further operations were suspended. In 1888 the project was revived and its construction re-commenced. It will be known as the Southwestern System, and extends from the Bay Cities to St. Louis, Mo., *via* Midland, Battle Creek, Goshen, Ind., and other available points. When work was resumed the Bay Cities subscribed \$30,000 to the enterprise. Track-laying began in November, and trains, between Midland and West Bay City, began running before the year closed. When completed this road will prove an invaluable acquisition to the Bay Cities, as it will open a market for their products at points in the Missouri Valley and along the highways of trade extending to the Gulf, now inaccessible.

THE BELT LINE ROAD.

Among the improvements contemplated in the way of transportation facilities, is the construction of a Belt Line Road. It is proposed to start from an available point in the northern part of the city, and thence proceed to Essexville, by a route to be hereafter determined. The object of the undertaking is to afford an entrance into the city for other roads, also for the convenience of manufacturing industries, present and prospective. The route has been surveyed and two companies are considering plans for its construction. Those in a position enabling them to speak, declare that the enterprise will be in operation within a year.

LAKE AND RIVER NAVIGATION.

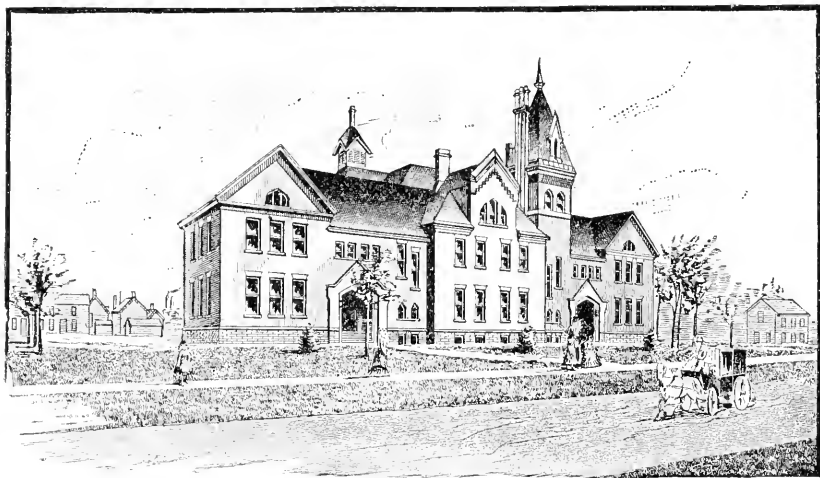
The industries of Bay City, in a large measure, owe their development and wonderful growth to the almost unequalled facilities offered for the receipt and shipment of commodities by way of the river and lakes. At an early day these were the only means accessible for transporting passengers or freight, and, while the completion of the railroads has materially affected the volume of passenger traffic, the conveyance of freight, particularly lumber and salt in vessels owned here and chartered, has not been seriously interrupted, especially during the season of lake navigation. To furnish the demand for bottoms hence to Buffalo, Tonawanda, Cleveland, Detroit, Chicago and elsewhere, a large fleet of propellers, steam barges and vessels are kept in commission, and supply accommodations for an immense amount of tonnage. The business is managed with ability and is prosperous, each season's returns showing increased equipment and carrying capacity, and adding to the importance of the Bay Cities as shipping ports. Two lines of steamers ply daily between Bay City and Saginaw, arriving and departing from each terminus of the route on schedule time, and making landings along the route. They carry both freight and passengers, and are sources of convenience to the trade and the public. A daily line of steamers is also operated between Bay City and Alpena, making landings at Alabaster, Tawas City, East Tawas, Au Sable, Oscoda, Greenbush and Harrisville. The steamers employed are handsomely equipped, and occupy about fourteen hours in making the run from port to port. There are, in addition, a large number of tugs for service in the harbor, also for the towage of rafts of logs from the pineries, and this branch of the transportation system is adequate to the demands made upon its resources.

BAY CITY STREET RAILWAY.

The Bay City Street Railway Company was organized in 1865, and the road constructed from Third street to Portsmouth. In 1875 the line was extended to McGraw's Mill, and ten years later to Essexville. In 1886 a double track was laid on portions of the route, thereby increasing its facilities for rapid transit between Bay City, Essexville and South Bay City. The company now operates ten miles of road of four feet, eight and one-half inch gauge, laid with forty-two pound and eighty-seven pound "T" rail. The equipment includes seventeen one-horse and three double cars and sixty-five horses. Employment is given to a force of thirty-five men, and the cars are run on schedule time. The fare is five cents.

THE SCHOOLS.

THE public school system in operation in the Bay Cities is complete, efficient and invaluable to the cause of education, and through all time will remain an imperishable monument to the enterprise and patriotism of its founders and defenders. The schools of Bay City were organized under an act of the legislature, approved March 20, 1867, by which the Union School District was created. In 1869 the schools were graded and brought up to a high standard. They are under the control of a Board of Education, consisting of twenty-two members, one being



HIGH SCHOOL BUILDING.

elected each year, in accordance with the provisions of an act of the legislature, adopted in 1885, under which women are eligible as trustees, two being elected such at the election in September, 1886. The course includes twelve years or four years each in the primary, grammar and high schools. In addition to these the system also embraces a training school, established in 1873, and an undergraded school in 1886. Pupils are permitted to the primary department during the first two weeks of the first, and the first week of the second or third term; they are admitted to other grades at all times upon passing an examination. The *curriculum* is several and

complete in all departments, including besides the regular course, German and music, being adapted in all departments to securing to pupils a practical education, also furnishing facilities for obtaining a higher education, as graduates of the course here are permitted to matriculate at the State University without examination. Admissions to the public schools are free, and the school year of forty weeks is divided into three terms, one of which is sixteen and two twelve weeks each. There are ten public school buildings in the city, seven of which are brick and three of frame, and represent an aggregate valuation of \$188,500. With the exception of the three frame structures, all these buildings are two-story edifices, of brick, substantially constructed and furnished, and equipped with every facility for the promotion of the cause, for the success of which their occupancy is maintained. During 1888 the sum of \$16,000, was expended in the enlargement and improvement of some of the buildings. A force of seventy-seven teachers, exclusive of the superintendent, are employed, and the salaries for the fiscal year ending March 22, 1888, amounted to \$33,673.25; the total cost of conducting the schools for the same period being \$74,401.57. This amount is derived from the interest on primary school moneys, received from the sale of school lands by the State; fines for the violations of municipal ordinances, which go to the public library fund generally; the one mill tax, imposed by the State law for the payment of salaries, and the annual city school-tax budget, appointed by the Board of Education, subject to amendment and ratification by the Common Council. The school census in 1888 was 8,013, and the enrollment 3,098. The following statistics for the past ten years, will evidence the steady growth of the schools: In 1878, the school census was 4,385, the enrollment 2,100; in 1879, census 4,211, enrollment 2,481; 1880, census 5,411, enrollment 2,402; 1881, 5,153, and 2,096; 1882, 6,313 and 3,185; 1883, 6,702 and 3,319; 1884, 7,578 and 3,301; 1885, 7,051 and 5,515; 1886, 7,315 and 3,057; 1887, 7,203 and 3,836. The school system of West Bay City is equally efficient, and of equally high merit. The schools there are conducted under the same legislative enactment, and afford the fullest complement of educational facilities to pupils. The school census for 1888 was 3,612 and the enrollment 1,522, divided among the ten schools, which were crowded to repletion, and more room will be required before the close of the scholastic year to accommodate the rapid increase in the number of daily attendance. The expense of conducting the schools for the year 1888-9, was estimated at \$25,710, less the two-mill tax and primary money aggregating \$4,500; leaving \$21,210 as the net cost to the city of their support. In addition to these agencies for the dissemination of knowledge, both cities contain parochial and private schools, including among the latter a business college in Bay City. The schools embraced under the divisions other than public, excel in their various departments, and furnished additional inducements for the election of the Bay Cities, as places of residences and for other purposes.

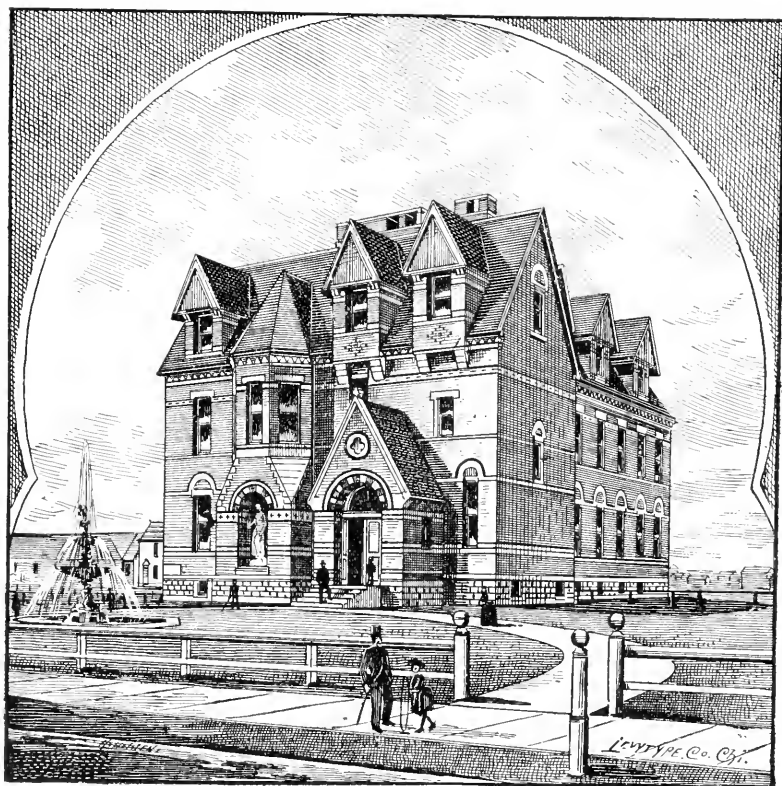
TELEGRAPH AND TELEPHONE SERVICE.

The Bay Cities are amply supplied with telegraph and telephone facilities. The former furnishes direct communication with Detroit, Toledo, Mackinaw, Alpena, Chicago and elsewhere, and the United or Michigan Postal System is abundantly equipped for operations in its special lines. The telephone service was introduced here nearly ten years ago, and has steadily grown in favor. A large number of instruments are in use here, and wires extend to cities adjoining and at a distance, affording direct means of communication, satisfactory and at reasonable rates.

THE LIBRARIES.

BAY CITY PUBLIC LIBRARY.

The Public Library Association of Bay City was organized in the Fall of 1869, and the articles of association filed in December of the same year, its incorporation following during January of the year succeeding. Within two years from that date 3,000 volumes had been collected. In 1874, the amounts derived from fines and penalties for violations of municipal ordinances, set apart by law for the benefit of school district libraries, with other sums, aggregated \$2,899.25, and was subject to



SAGE PUBLIC LIBRARY.

disposal by the Board of Education. The Library Association, about this time, proposed the surrender of its collection of books to the Board of Education, in consideration of the latter's appropriating the sums at its disposal, to the establishment of a public library. This proposition was accepted, and the transfer completed in the same year. During the session of the legislature of 1877-8, an act was adopted providing for the appointment of a Board of six trustees for the government and management of the library, since when, the latter has been directed by such Board, of which the Mayor of the city is *ex-officio* President. The library is located at the corner of Sixth and Adams streets. Prior to 1887, it was located on Washington.

avenue. Requiring more space, the premises now occupied were erected by the Wood Opera House Company, and leased to the city for ten years. In that year, they were taken possession of by the library, and are still in use. The institution is well managed and contains a total of thirteen thousand volumes.

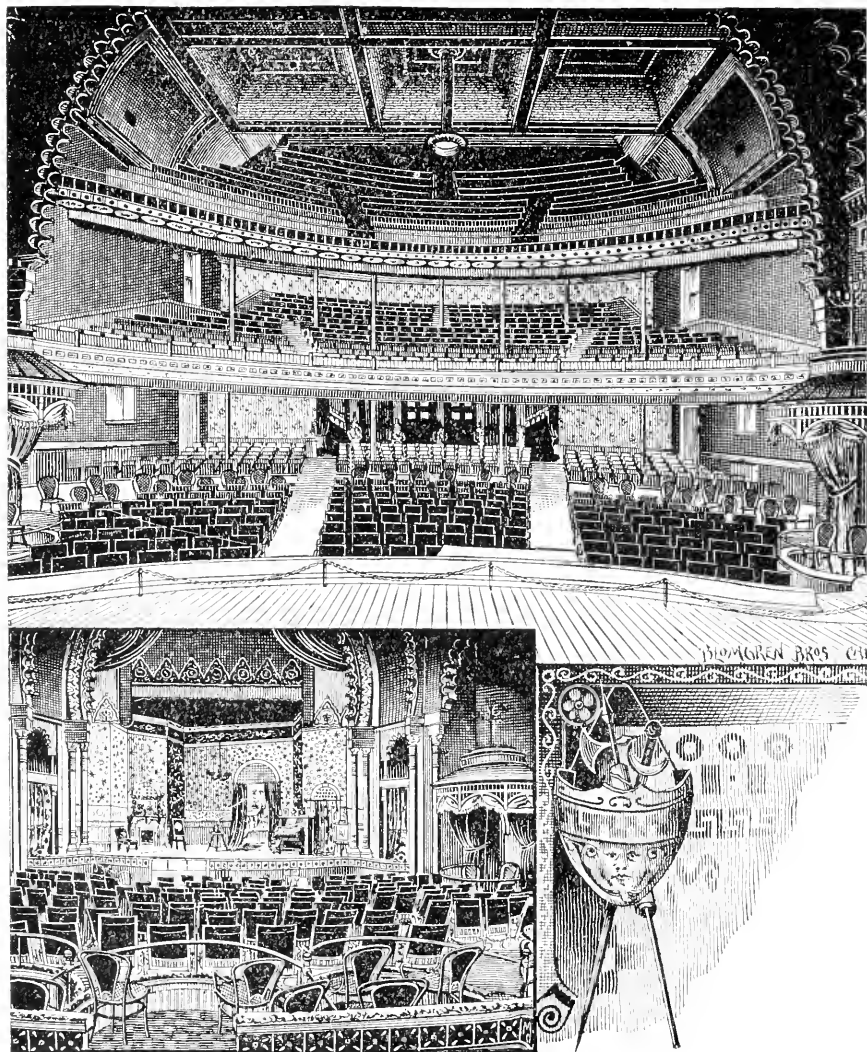
SAGE PUBLIC LIBRARY, WEST BAY CITY.

The residents of West Bay City are indebted to Henry W. Sage, formerly residing there, but now of Ithaca, N. Y., for the library facilities they to-day enjoy. The Sage Library building occupies a prominent site on Midland street, opposite the Westminster Presbyterian Church. It was commenced in 1882, and completed the year following, at a total cost, including the valuation of the library, of \$43,250. Its dedication occurred in January, 1884. The building is two and one-half stories high, and 56x90 feet in dimensions. The lower floor is occupied for class-room purposes, and the second floor for the use of the library and reading-room, the latter being also occupied by the Sage Library Literary Society, which holds semi-monthly meetings, at which debates are had, essays read, and musical exercises conducted. The library now contains between twelve and thirteen thousand volumes, and has a membership of 1,518. The purchase of books is made from a fund of \$2,600, of which Mr. Sage annually donates \$1,000, the balance being furnished by the city. The yearly cost of maintaining the library is twelve hundred dollars.

SOCIAL ATTRACTIONS.

THE cosmopolitan character of the population of the Bay Cities, is attested by the fact that nearly every nationality is represented among residents. Of course, the great mass of the inhabitants are of American birth, but the presence of many of foreign birth is accompanied by the result that the social amenities prevailing in the land of their nativity, are perpetuated in the cities of their adopted residence. These, combined with those of the same character indigenous to America, afford superior opportunities for social hospitality and benevolent purposes in the Bay Cities. In addition to the Young Men's and Bachelors' Clubs, there is the Bay City Club, occupying rooms in the Opera House Block. It was organized in 1886, and its annual reception, during the winter season, is a feature of social life here. It has 202 members. The Bay County Sportsmen's Club is the principal organization of its kind in the Valley. It has 250 members, and owns a boat house and shooting grounds at Essexville. Its objects are sporting amusements, and in the winter a series of parties are given by the club at the club house, which are largely attended. Aside from these, there are eleven Masonic lodges, one conclave and one council; ten lodges of Odd Fellows, two of United Workingmen, three of Good Templars, one Knights of Pythias, one of the Protection Order of Elks, one Knights of Honor, four Knights of Labor, two of Chosen Friends, two singing societies, and about thirty miscellaneous societies, of various nationalities, of a religious, benevolent, social, literary, athletic, medical and scientific characters. In all the varied departments of amusement, education and recreation, above referred to, the Bay Cities afford unsurpassed opportunities and inducements. The Bay County Agricultural Society, organized in 1865, occupies the grounds, formerly owned by the Bay County Driving Park Association, with handsome buildings, a fast track and other equipments.

where fairs are held annually, and where the exhibits are of a very superior order. One military company is also included among the organizations of the cities, Company D, Third Regiment, Michigan State Troops. The Young Men's Christian Association, of Bay City, was organized in May, 1885. The objects of the association are the improvement of the spiritual, mental, social and physical condition of young



INTERIOR NEW OPERA HOUSE.

men. It occupies the building at the corner of Center and Washington avenues, and its maintenance and support is obtained from subscriptions and membership fees. The present roll of members contains 200 names. The Bay County Medical Society was organized in 1886. It is composed of the licensed practitioners of the county, and its object is the promotion of the professional interest of members. Meetings

are held on the second Tuesday of the month, and the exercises include the reading of essays and the discussion of questions suggested by some, as also of those growing out of the practice.

PUBLIC BUILDINGS.

The public buildings of Bay City are of the most unpretentious character. Thus far, efforts in the direction of architectural development seem to have been limited to private undertakings. The residence quarter of the city presents an array of mansions that, for design and finish, are unsurpassed in the State. The same may be said of a number of the business houses, but the public buildings are not in harmony with their surroundings, though comfortable and adequate. In the near future, however, that Bay City will supply this deficiency with structures in keeping with the demands of the times, there can be no doubt.

COUNTY COURT HOUSE.

The Bay County Court House is located on a plat of ground enclosed by Center and Madison avenues and Jefferson street. It is of brick, two and one-half stories high, and contains accommodations for the county courts and officers. The building was commenced in 1868, and completed during 1869, at a cost of \$40,000.

THE COUNTY JAIL.

The Bay County Jail fronts on Center avenue, and is directly opposite the Court House. It is also built of brick, and is completely equipped for the uses to which it is devoted. The premises were completed in 1872, and cost \$15,000.

THE CITY HALL.

The premises occupied by the municipal authorities are of brick, and located on Saginaw street, near Center avenue. They were purchased for their present use ten years ago, and remodeled and re-arranged at a total expenditure of \$10,000. They contain the city offices, Common Council chamber, and are being, in part, used as the central police station.

GOVERNMENT BUILDING.

There is no Federal building in Bay City. At a recent session of Congress, an appropriation of \$200,000 was made for the erection of a government building here. Of that sum \$100,000 is now available, and the building will be commenced immediately a site has been obtained. During the Fall of 1888 those having the matter in charge were undecided whether to purchase the present site of the Brunswick Hotel, on Washington avenue, or locate the proposed improvement elsewhere. The plans contemplate the erection of a public edifice, that will not only be regarded as a model of architectural superiority and substantial construction, but an ornament to the city and State. Until the preliminary steps now in progress regarding the proposed site are disposed of, nothing can be determined upon with reference to this improvement.



THE NEW OPERA HOUSE.

BAY CITY GOVERNMENT.

THE city is well organized in its executive and legislative departments—police, fire, health, law, finance, education and other departments of municipal government are properly and commendably managed. The Mayor, members of the Board of Aldermen, Comptroller, School Board, Treasurer, and some minor officials, are elective, others being appointive.

THE CITY WATER SYSTEM.

The supply of water furnished consumers is obtained from Saginaw Bay, the water-works being located on North Water street, at a distance of about four miles from the city. The Holly system has been utilized for the purpose, and the engine first employed possessed a capacity of 2,000,000 gallons every twenty-four hours. With the growth and development of the city, however, this amount was found inadequate to the public needs, and, during 1886, an engine of the Gaskill pattern, with capacity to pump 4,000,000 gallons, was added to the equipment. There was, up to 1888, a total length of $25\frac{1}{2}$ miles of mains of iron and Wyckoff pipe connected with the works, and 180 public hydrants in use. On the 1st of October of the latter year, $2\frac{1}{2}$ miles of mains were added, also 25 public hydrants, making a total of $27\frac{1}{2}$ miles of mains and 205 public hydrants—the complement of appliances for distributing water through the city at present. The total cost of working the system was \$15,323.25 for the year ending January 1, 1888, of which amount \$6,000 was paid for salaries. It is under the direction of a Board of seven commissioners.

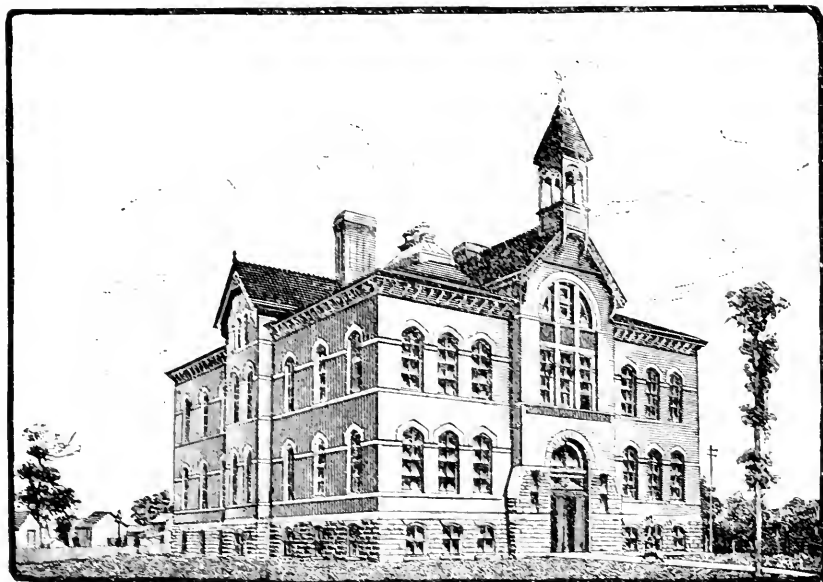
POLICE DEPARTMENT.

The Police Department consists of one chief, one captain, two sergeants, one court officer, one sanitary and truant officer and fifteen patrolmen, under the control of a Board of five commissioners. The metropolitan system, under which the department is managed, was introduced here in 1880, and has been found effectual. The service rendered is acceptable to citizens, there being an apparent absence of the crimes which are prevalent in cities of lesser importance. The expenses of the department for the current year are \$15,402.88, including salaries. The headquarters of the force are at the City Hall, on Saginaw street, near Center avenue.

THE FIRE DEPARTMENT.

The present Fire Department of Bay City is managed under the "paid system," which superseded the old volunteer system in all the leading cities of the country, years ago. The first efforts toward the organization of the fire brigade here, were inaugurated at an early day, but it was not until 1860 that they took shape and grew into substantial reality. The department, as then constituted, was subjected to the same experience in the procuring of engines, equipments, etc., that has attended similar undertakings, but, in spite of the handicaps that weighed down their efforts, became efficient and proficient in their lines of duty. In the Spring of 1887, the legislature adopted an act for the re-organization of the department here, and for its management by a Board of Commissioners. The department consists of one chief engineer, two assistant engineers, six captains, six drivers, seventeen hosemen, and two ladder and axe men, making a total of thirty-four men, seven of whom are full

paid, and the remainder call-men. The equipment embraces five first-class hose-carriages, five first-class hose-sleighs, one hook and ladder truck, one Port Huron fire-escape, one Silsby rotary engine, one Clapp & Jones piston steamer, one buggy, one sleigh, thirteen horses and 6,700 feet of hose. In the fire-alarm system there are 30 alarm boxes, maintained at the city's expense, five house boxes and gongs, seventeen individual call bells, eighty-two jars battery, 425 telegraph poles, nineteen miles and 280 feet of No. 6 wire, and 17,000 feet of insulated copper wire. The total value of department property will closely approximate \$60,000, and the total expenses for the year ending March 22, 1888, \$17,100.20. During the same period there were 101 alarms, and the total losses by fire amounted to \$32,870.00, being \$30,100.50 less than during the previous year. The department is well disciplined, and its effectiveness attested by the figures above quoted.



FIFTH WARD SCHOOL BUILDING.

THE ELECTRIC LIGHT PLANT.

Bay City was the first municipality in Michigan to adopt this system for lighting the city. It was first established here in 1882—the Brush system being employed. It was then owned and conducted under the management of foreign capitalists. In 1886, measures were taken by the Common Council to purchase the plant; and in February, 1887, the city acquired title for a consideration of \$30,000, of which \$10,000 was in cash, the balance being represented by two orders of \$10,000 each, payable in one and two years, bearing four per cent. interest. At the same time the city purchased six and one-half miles of wire, in addition to the necessary poles to complete circuits, paying \$1,583.02 therefor. By discounting the time orders, \$2,004.21 was saved to tax-payers, and the total cost of the plant was \$30,080.41, not including, however, the cost of the Center avenue tower, which was subsequently purchased for \$750. The present equipment includes buildings and machinery, dynamos, five towers, 100 mast arms, 20 miles of circuit, with poles, cross-arms, insulators and settings, and 128 double-arc lamps. The Jenney Company's system was substituted

for the Brush system, when the purchase of the plant was consummated, and furnishes a superior light at a comparatively small expense, the same being about \$425 per month for the salaries and maintenance of the department. The management of the system is directed by a Board composed of five commissioners.

SEWAGE SYSTEM.

The sewage of Bay City was begun in the latter part of the '70's, and has been since extended each succeeding year. For the year ending March 22, 1888, a total of 24½ miles of sewer was in operation.

MUNICIPAL ASSETS AND LIABILITIES.

At the close of the fiscal year March 22, 1888, the total value of the corporate property of Bay City was \$794,487.29, with liabilities amounting to \$386,001.55. During the same year the total disbursements were \$300,517.78, and there was a balance in the city treasury of \$41,731.37 at its close.

BANKS AND BANKING.

THE FISCAL AGENCIES, THEIR RESOURCES AND CONDITION.

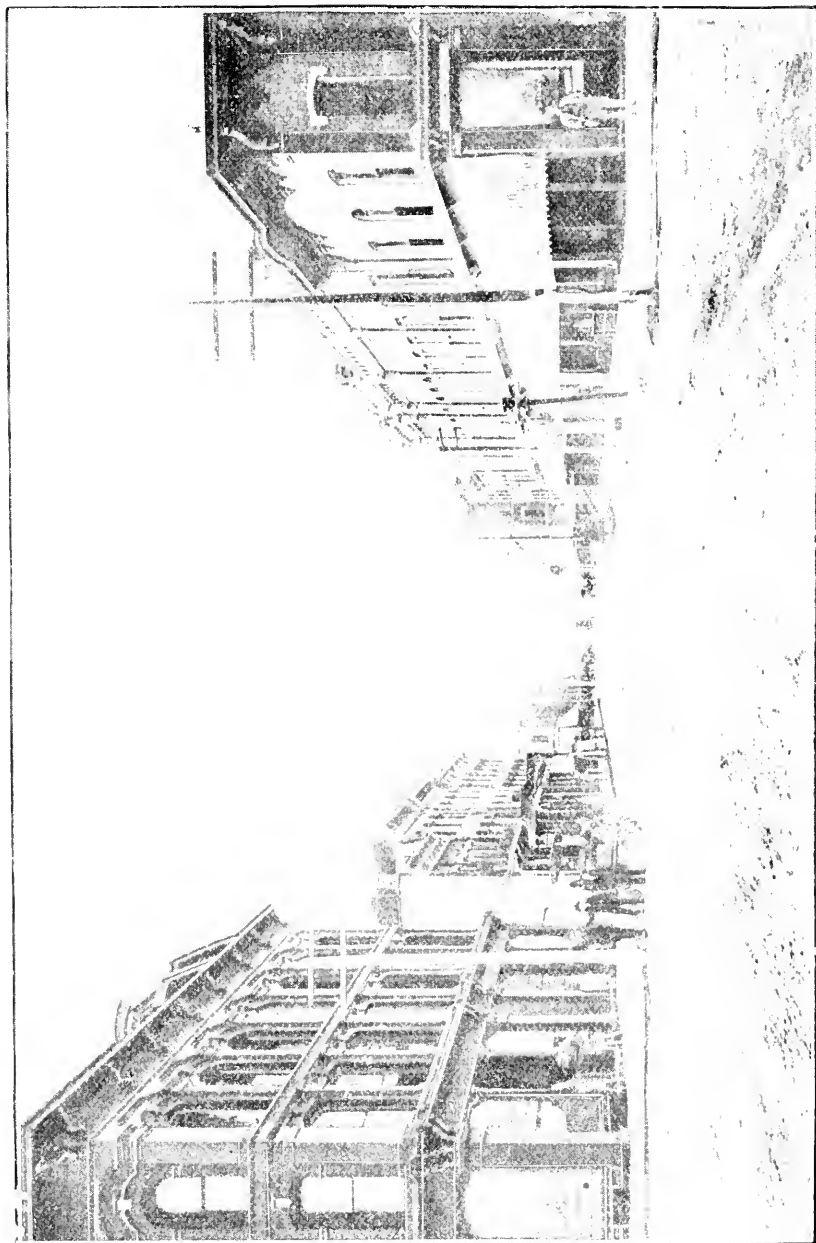
UNTIL 1863 the Bay Cities were without banking facilities. In that year, however, C. W. Gibson opened a private bank; and in the year following, the First National, now the Bay National Bank, was organized and commenced business. It was followed thereafter by the incorporation of the Bay City Bank in 1871, under State law; the Second National in 1874; Lumbermen's State in 1882; Bay County Savings in 1884, and the Commercial in 1887; the three latter also under State law. One of the National Banks conducts a savings department, likewise the Bay City, Bay County and Lumbermen's State, the latter of West Bay City. The Commercial is provided with safety deposit vaults. The following is a tabulated statement showing the present condition of the banks:

THE BANKS.	CAPITAL.	SURPLUS.	DEPOSITS.	LOANS AND DISCOUNTS.
Second National	\$250,000	\$100,000	\$507,334	\$861,850
Bay National	200,000	60,111	415,519	597,372
Commercial	100,000	5,000	131,953	205,782
Bay City	150,000	50,000	551,179	619,121
*Lumbermen's State	10,000	20,000	241,818	355,160
Bay County Savings	50,000	10,000	210,310	212,589
	\$750,000	\$215,111	\$2,094,140	\$2,912,177

*West Bay City.

From the above it will be seen that the solvency of the corporations, State and National, included in the banking system of the Bay Cities, is beyond comment. The policy adopted has always been such as to preserve that solvency, at the same time to augment the prosperity of the Valley.

The banks have always been closely identified with the aid of commercial interests, and wield a powerful influence in the development of enterprise in this portion of the State. In this department also, there is a field for the employment of additional capital, and overtures with that object in view, will be substantially encouraged by citizens.



MIDLAND STREET—LOOKING WEST FROM THE BRIDGE—WEST BAY CITY.

WEST BAY CITY GOVERNMENT.

IN its municipal government West Bay City is constituted the same as Bay City proper. The city was organized in 1877, and was made up of the villages of Wenona, Salzburg and Banks. An election was held on the first Monday in May of the same year, for city officers, and since that date its affairs have been managed by a Mayor and Common Council, the latter consisting of twelve members, who, with the Comptroller, Recorder, Treasurer, School Inspectors, Board of Education, and some minor officers, are elective.

THE POLICE DEPARTMENT.

The police force of West Bay City consists of a chief and six police officers, or one for each ward, and is sufficient to repress disorder and crime.

THE FIRE DEPARTMENT.

The fire department is maintained at an annual expense, in round numbers, of \$6,000, including the cost of maintaining the fire alarm telegraph system, also its operation in West Bay City. The department consists of one chief and fifteen men, and the equipment of three improved hose carts, one steamer and 4,500 feet of hose. The department is operated under the "paid system."

WEST BAY CITY WATER SYSTEM.

The water works of West Bay City are operated under the Holly system, and were established in October, 1881. They were completed during 1883 at a cost of \$75,000. There are thirteen miles of mains in the service, two miles of which were completed in 1881. The management of the system is directed by a Board of Water Works Commissioners, composed of five members.

THE ELECTRIC LIGHT.

The city is lighted by electricity furnished by a company of which the Hon. S. O. Fisher is President. The equipment embraces fifty double arc lamps, and are sufficient for present purposes, but the number will be increased as demand requires.

SEWAGE SYSTEM.

The construction of sewers was begun in 1888, and prosecuted with such diligence that one mile and one-quarter of mains and between eight and ten miles of laterals were completed during the year, at a cost of \$60,000. The entire cost of the system will approximate \$150,000, and its completion be reached in the Fall of 1889. The work is managed by a Board of Public Works, composed of three members appointed by the Common Council. The outlet for the sewage is at the foot of South street, adjacent to the Michigan Central railroad bridge.

PROPOSED CONSOLIDATION OF THE BAY CITIES.

At the session of the legislature which adjourned in 1887, an act was passed providing for the consolidation into one municipality of East and West Bay City and Essexville. The consolidation is to take effect from and after the first Monday in April, 1891. A committee of three persons from East and West Bay City is to be appointed by the Board of Aldermen of each city; the committees are authorized to

prepare a just and equitable plan for the protection of the rights and interests of those resident within the territory to be affected, and in case of disagreement, Spencer O. Fisher, of West Bay City, is constituted to act as arbiter, and his decision shall be final. In case Mr. Fisher is unable to act, Theodore F. Shepard is authorized to act in his stead. In case either city neglects or refuses to appoint a committee, the city so appointing shall perform all the duties provided for by the act, and submit the charter prepared to the legislature for confirmation. These committees are to be appointed six months prior to the convening of the next ensuing session of the legislature, after the passage of the bill providing for their creation. The total population of East and West Bay City and Essexville approximates about 55,000, in round numbers.

CHARITABLE INSTITUTIONS.

The charities established here are sustained with liberal hand by the citizens. Their location is in retired portions of the city, the comforts of life are generously provided, good taste and cheerful surroundings are apparent in the make-up and management, experienced nurses attend to the wants of inmates, and skillful physicians and surgeons are retained for the treatment of the sick, the maimed, and the unfortunate, who are admitted to be partakers of the benefits to be obtained in each. The cities are without regular hospitals, to which absence Mayor Wright calls the attention of tax-payers, and recommends to their representatives that they take into careful consideration the immediate building of hospital premises.

THE NORTHWESTERN HOSPITAL.

One of the leading institutions of the character under consideration is the Northwestern Hospital. It is handsomely located at No. 809 South Water street. The building occupied is large and fitted up with every convenience for the care and treatment of patients. The latter are admitted when unfitted, by accident or disease, to work, and are provided with medical attention until recovered. Those able to do so, pay a weekly sum for attendance, attention and physicians' services. An arrangement exists between the city and the hospital, by which the city's sick and injured are cared for at this institution.

HOME FOR AGED WOMEN.

The Society of the Home for Aged Women was established in 1886, and is composed of all charitably disposed ladies who acquire membership upon the payment of a nominal sum. The object is the providing of homes for aged women, and temporary homes for homeless women and children. It is supported by voluntary subscription, and managed by an Executive Board and a Board of Trustees, elected by those entitled to the privileges of membership.

WOMEN'S CHARITABLE UNION.

The Women's Charitable Union was organized in 1883. Its objects are to relieve the sick and destitute of the Bay Cities. The management is conducted by lady officials, two being selected from each of the cities' evangelical churches, and an Advisory Board composed of three members, supplemented by Visiting, Executive, Financial and other committees. It is sustained by subscriptions, donations, etc., and the expense entailed in the works of benevolence done under the society's auspices, is nearly one thousand dollars annually. In addition to the foregoing, there are a number of church and secret society organizations created for similar objects, in active operation.

THE CHURCHES.

THE course of religion has always maintained an ascendancy in the Bay Cities. It found expression here when the present site of both municipalities was occupied with groves "God's first temples" and for a period of nearly fifty years has marched in the van of advancing civilization. Its influence upon the growth and progress of the Valley has been paramount, and efforts made in the conservation of morality have proved substantial and effective. The societies in operation include upon their rosters of membership a large proportion of the population, and their objects are directed with beneficial results in all the departments of



TRINITY EPISCOPAL CHURCH.

life. There are at present thirty four religious bodies of different denominations in Bay City, embracing four Methodist Episcopal, two Free Methodist, two Presbyterian, one Episcopal, one Reformed Episcopal, three Evangelical Lutheran, one German Lutheran, three Baptist, one Universalist, one Congregational, two Hebrew and four Catholic societies, in addition to one Presbyterian, two Methodist Episcopal, one Episcopal, two Lutheran, one Evangelical Reformed, one Catholic, one Baptist and one non-sectarian societies, in West Bay City. Their houses of worship are among the most prominent architectural triumphs in this portion of the State,

representing an outlay of many hundred thousand dollars, and they are sustained with exceptional liberality. The story of religious achievement here, is the "old, old story" of pioneer privations and hardships, culminating in the success that is apparent to-day. Beside the church organizations proper, there are many societies connected with them, for humane, educational and social purposes, that contribute materially to the public and private welfare, and which, like unto the origin of their creation, are prosperous and growing in value and membership.

VITAL STATISTICS.

The location of the Bay Cities contributes toward making them among the healthiest in the Northwest. They possess the advantages of site, of pure water, pure air, spacious public grounds, wide avenues, an excellent system of drainage, and a temperature that rarely reaches the extremes of heat or cold. Contiguous to Lake Huron, the situation in this particular cannot be surpassed, as it is a well established scientific fact that the presence of a large body of water, not only tempers the heat and cold, but dissipates the probability of severe wind storms, which have worked incalculable destruction to life and property in other portions of the country. Neither are there droughts nor excessive rainfalls. As a healthful resort, the site of the cities is as conducive to freedom from disease, as their improvements of beautiful homes, imposing buildings, parks and highways make up an attractive picture to the visitor and resident. Diseases indigenous to the climate are unknown, and contagious diseases are of exceptional occurrence. Statistics show that for the past ten years the births have exceeded the deaths nearly four to one. The sanitary direction is under the control of the municipal authorities, and the condition of the cities is in all respects commendatory of the labors of that department of the public service. The health of the cities is supervised by a Board organized in accordance with an act of the legislature, the members of which are appointed by the Mayor, with the advice and consent of the Common Council.

POSTAL STATISTICS.

The Bay City Postoffice is located on Washington avenue, between Center avenue and Sixth street, whither it was removed from the Westover block, in 1886, upon the destruction by fire of that building. The present premises are commodious and well equipped for the accommodation of the service and the public. The postmaster in the discharge of his duties is assisted by a full force of clerks, carriers and subordinates. There are eleven carriers, and four deliveries and collections made daily in the business portion of the city, and three and two in the outskirts. Seventy-two bags of mail matter arrive and depart each day, except Sundays, and fifty-two mail boxes are distributed throughout the city. The office hours are from 7:30 A. M. to 7:30 P. M., except on Sundays, when the office opens at 11:30 A. M. and closes at 12:30 P. M. The registry division is accessible from 8 A. M. to 5 P. M. For the first nine months of the year 1888 the receipts were \$23,120.60; the expenses for the same period being \$16,300. In addition to this, there is a postoffice maintained at South Bay City, where it was established in 1859, and is still in operation. In West Bay City there are three offices, established prior to the consolidation of the villages now comprehended in the municipal limits of the former, and in all of which the postoffices have been continued. They are supplied with all necessary facilities for a complete and available service, and are well managed.

REAL ESTATE.

APPRECIATION IN VALUES—ADVANTAGES FOR INVESTMENTS.

THE Bay Cities offer advantages to those desiring to purchase lots and land for commercial, manufacturing or residence sites, nowhere surpassed in the State of Michigan. Those seeking investments in realty for immediate occupation, or from which to obtain a fair return, can realize such desire here. Such investments will not only be absolutely safe, but must in the very nature of things appreciate in value. Handsomely located, with a climate that is conducive to health, and natural resources that beneficially promote that inestimable boon, this portion of the Valley is specially attractive from a sanitary standpoint. In direct communication with leading portions of the country, supplied with the very best of transportation facilities, surrounded by a territory highly cultivated and rapidly becoming occupied and improved by an intelligent and enterprising constituency; supporting an educational system efficient and judiciously managed; maintaining the cause of religion, including upon its roster of sect nearly every creed or denomination; socially, relaxation and refinement are apparent in the homes and the places of public resort, and art and culture give additional claims to their preferment as a place of residence. Intersecting streets shaded and decorated, broad avenues lined with handsome private residences and elegant public buildings; a number of parks accessible to all who desire to avail themselves of their inviting accommodations and other metropolitan amusement attractions, render the Bay Cities a center of all that is acceptable to the citizen, the student, the professional man, the merchant, and to men, and women too, whose greatness stands revealed in their pursuit of honest labor.

RESIDENCE PROPERTY.

Those who are in a position to know, declare that all classes of property in the Bay Cities are held at reasonable rates, and steadily growing in value. Residence property is included among the best holdings. The lots for this purpose are commodious and handsomely improved. Those in the neighborhood of the parks, along Center avenue, and on other desirable thoroughfares, bring from \$1,000 to \$1,500 each, within easy walking distance from the business center, and upon lines of street railway. Lots can also be obtained in select portions of the city, on improved streets, at from \$600 to \$800 apiece. Residences, from the modest, unpretentious cottage, to the palatial mansion, can be built at from one to twenty-five thousand dollars. Lots in the outer portion of the city and in suburban localities, are held at from one to three hundred dollars, and at the present cost of material and labor, a comfortable home, including the cost of the lot, can be finished ready for occupancy, for \$700 or thereabouts.

BUSINESS PROPERTY.

Business property is valued in proportion as it possesses the advantages of locality and availability. The sum of \$25,000 was recently stated as the value of the lot, 100x150 feet in dimensions, at the corner of Center and Washington avenues, on which the building occupied by the Young Men's Christian Association is

situated. On such business highways as Center avenue, they command from two to three hundred dollars per foot; on the side streets just off from the main thoroughfares, but in the business portions of Bay City, from one to two hundred dollars. Business blocks, furnished with every convenience, can be erected for from \$5,000 upward. In West Bay City, residence lots are obtainable at from \$300 to \$400, for the choicest, and from \$50 to \$250 in the suburbs. A comfortable home, lot included, can be finished for from \$500 to \$800, or more, as the inclinations of the owner shall determine. Business property unimproved is quoted at \$40 per foot, and the cost of improvements is about the same as in Bay City. Factory sites are rated at from \$200 to \$800 per acre in Bay City, those along the river front at a proportionately higher figure.

STORE AND OFFICE RENTALS.

Single store rentals, including basements, range from \$500 to \$800 in Bay City, and from \$200 to \$600 in West Bay City. Buildings for commercial purposes command from \$1,000 to \$1,500 per annum, according to location and equipment. For office purposes, a suite of offices, well lighted and ventilated, also heated by steam, can be had for \$500 a year in Bay City; single offices for from \$10 to \$25 per month; in West Bay City, good accommodations are available at \$12, by the month.

COST OF LABOR.

The prevailing prices for labor are \$2 per diem, for painters and carpenters; \$2.75 for brick-layers and stone-masons, and \$2.25 each, for machinists and boiler-makers. Unskilled labor is paid from \$1 to \$1.50 per day. The wages paid in West Bay City are \$2.75 to \$3, for brick and stone-masons, and from \$2 to \$2.50 for carpenters and painters; for unskilled labor the rates which prevail in Bay City for the same service. "Taxes are not excessive, the total amount being 2.83 per cent., including State, county and municipal taxes, against 4 per cent. in East Saginaw," declares his Honor, Mayor Wright, in his last annual message. As an evidence of the increase in the value of property, borrowing from the same source, it may be stated that in 1860, with a population of 700, the assessed valuation of property liable for taxes was \$530,580. In 1870 the population was 7,064, and the assessed valuation \$1,166,475; in 1880, population 20,693, valuation \$7,722,310; in 1884, population 29,415, valuation \$9,102,655; 1887, estimated population 33,000, valuation \$9,746,246; 1888, estimated population 35,000, valuation \$10,021,845. Those who from their intimate knowledge of the transactions in real estate during the past are in a position to know, report that the real estate market is in a healthy condition. In conclusion, facts justify a repetition of the statements made, that the opportunities for investments in the property of the Bay Cities are nowhere surpassed in the State.

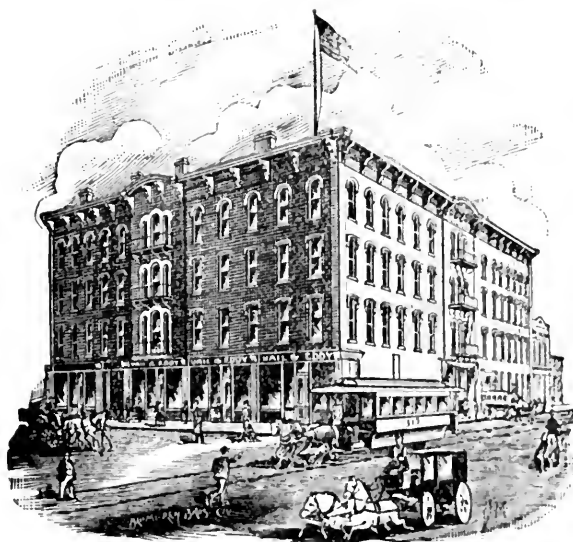
BAY CITY GAS COMPANY.

The Bay City Gas Company was organized February 15, 1868, with a capital of \$55,000. The erection of the works, with meters having capacity for 100,000 feet of gas, was completed October 15, of the same year. The company has fourteen miles of mains and sixteen of laterals, a portion of which was completed in 1888. Gas is furnished consumers at \$2.20 per thousand, for less than 1,000 feet; \$1.80 for over that amount, and \$1.60 per thousand feet for heating and cooking purposes. The office of the company is on Washington avenue, between Center avenue and Fifth street.

THE PRESS.

The press of the Bay Cities is held in very high esteem, and considered to be the equal of any published in the State, outside of Detroit. There can be no question but that the prosperity, development and present prominence of the Saginaw Valley is in a large measure due to the enterprise and resources of the local press. It has been the formulator of public opinion, the conservator of public morality, and the earnest and able advocate of all measures designed for the public welfare, through the years of the Cities' history, from the date when the first paper was established here, up to the present time. In its career, the press has created an elevated standard of journalistic excellence, and no city assuming greater pretensions and equal facilities, can boast a higher plane, in all particulars, than that conceded to the papers of the Bay Cities. There are now published and circulated in Bay City, two dailies and four weeklies, one of the latter in the German language, two in the French, and the *Labor Advocate* in English, its first issue being published on Saturday, October 6th, 1888. In West Bay City there is one paper published—a weekly—established in July, 1887. All of these are ably edited. The dailies furnish to readers a complete *resumé* of local information, each morning and evening, while the Associated and United Press Associations supply full and interesting reports of happenings at a distance. The weeklies cover every variety of subjects, and handle their themes in a manner that commends them to the careful consideration of reflecting and appreciative constituencies. A large number of persons are employed in the collection, preparation and composition of the daily record of current events, and no efforts are spared to make it complete, newsy, edifying and instructive.

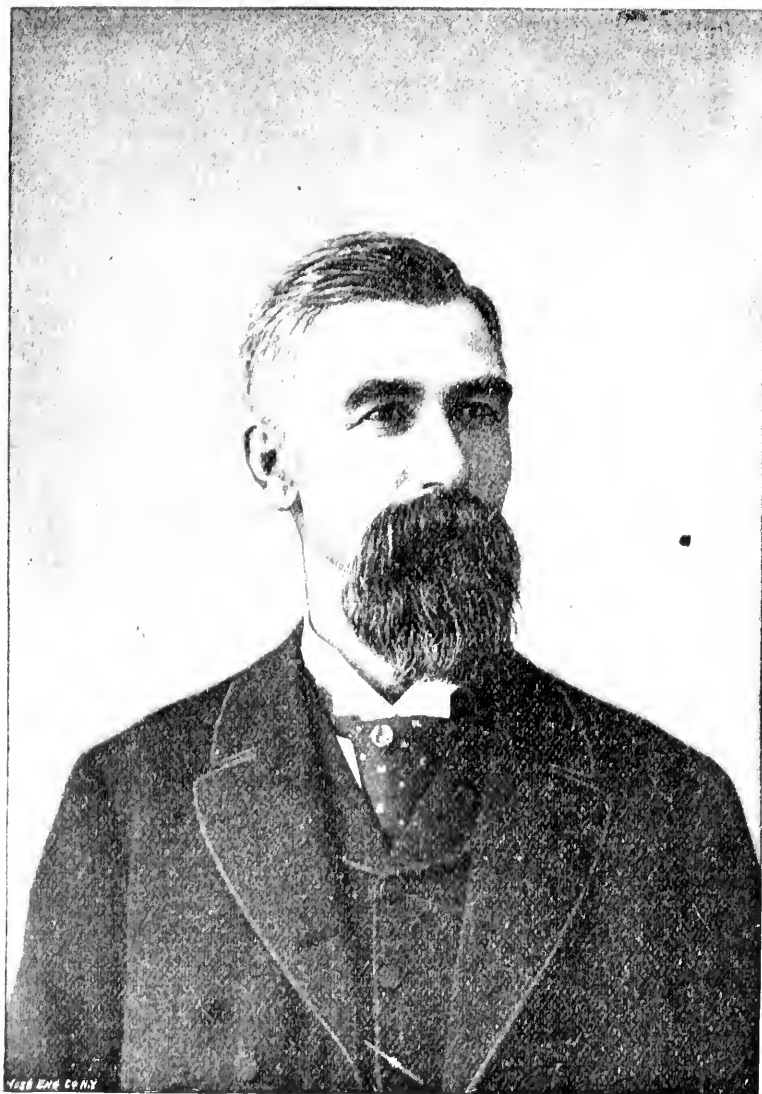
THE HOTEL FACILITIES.



FRASER HOUSE.

In the matter of hotel facilities, the Bay Cities are adequately supplied. The hotel buildings are substantially constructed, well ventilated and their sanitation promotive of health and comfort. They are located at points making them accessible to travelers arriving by land or water, and contiguous to business centers. Their improvements are modern, and their equipments and conveniences fully up to the times and consistent with the requirements of the service. The rates are low for the accommodations furnished, ranging from one to three dollars per diem, and the

total number that can be comfortably housed in the hotels here, will not fall far short of five thousand.



CAPT. JAMES DAVIDSON - SEE OPPOSITE PAGE.

Representative Houses.

In the series of descriptive articles that follow, we have endeavored to make appropriate mention of every well established and deserving mercantile and manufacturing house, and every responsible fiduciary trust in Bay City and West Bay City, believing that those whose industry, energy and capital are enlisted in building up the Bay Cities' material interests, and developing and maintaining their trade supremacy, are worthy of all the favorable recognition it is in our power to bestow, and it is with the utmost confidence that we commend every business house, named in these pages, to the good-will and patronage of all into whose hands this book may come. Liberal, enterprising, and of sterling business and personal character, it is upon this class of men the future growth of the Bay Cities and their influence upon the welfare of the State and Nation depend.

CAPTAIN JAMES DAVIDSON.

Ship Builder—S.E. of Michigan Central R. R. Engine House—West Bay City.

One of the largest, most completely equipped, and prominent of the ship-building industries along the chain of lakes, from Duluth to Buffalo, is owned and managed by Captain James Davidson. His plant, embracing dry docks, yards, etc., is located in West Bay City, at a point southeast of the engine house of the Michigan Central Railroad, and occupies a very large area of territory.

He began the business in 1871, being then located on the river at Ballentine's yard, where he built the "E. M. Davidson," a schooner that will long be remembered for superiority of design, equipment, and sailing qualities. In 1872 he removed to East Saginaw and established a yard. While there, he launched and completed the schooner "Kate Winslow." After a brief stay at East Saginaw, he returned to Bay City and located upon his present site, erecting mills and increasing his facilities to meet the demands of the trade. These were subsequently destroyed by fire, together with a portion of the hull of the propeller "James Davidson," then in progress of construction. The craft, however, was rebuilt and completed for service. For the next few years he gave his attention to the management of his marine interests, returning to Bay City, however, in 1880, and resumed operations as a ship builder, with a large force and large equipment of machinery. An increase of business soon compelled the enlargement of his facilities, yard room, etc., to accomplish which he purchased additional ground, upon which were erected saw and jig mills, with other conveniences and appurtenances requisite to the complete furnishing of a plant of the character he conducted. A comparatively brief period only elapsed, when his equipment became inadequate to the requirements of the service, and early in 1888 he finished what was quoted as the "most complete ship mill in the United States." It was 49x157 feet in dimensions, supplied with the latest improved machinery for working heavy timber, improved punches for heavy iron work, etc., and otherwise furnished for turning out his product. These premises were destroyed by fire in August of the same year, without, however, having the effect of causing even a

temporary suspension of work. Contracts were immediately concluded, and the premises rebuilt and furnished with additional tools and appliances, to meet the steadily increasing demand made upon the resources of the establishment.

Captain Davidson is a native of Buffalo, N. Y., and began his successful career, when, as a youth, he signed articles as a sailor, bound to Liverpool. He subsequently sailed to China and other foreign ports, part of the time as commander of the vessels that bore him thither. Since engaging in ship building at West Bay City, he has constructed steam-ships, tugs and sailing vessels of unsurpassed excellence. Among the former, the "Oceanica," one of the largest crafts on the lakes; the "Siberia" of 1,618 tons; "George T. Hope," 1,273 tons; "Australasian," 1,540 tons; "Roumania," 1,900 tons; the "Bulgaria," 2,750 tons; and in 1888 the "Germanic" and "Britannic" of 2,000 tons burthen each, and the "Majestic," three hundred and fifteen feet in length, and forty-one feet in breadth of beam, with 3,000 tonnage capacity, the largest vessel afloat on the lakes. During the same year, he also finished the schooners "Mary Wilson" and "Mary B. Mitchell," also a four masted schooner of 2,400 tons, and at the time of the fire in August, had the moulds laid for several large crafts, which were burned. The steamships "Germanic," "Britannic" and "Majestic" were built for the Davidson Line, operating between Buffalo and Chicago, of which he is the owner. Captain Davidson builds vessels to order, and for sale, and many of his largest craft built for his own use are purchased immediately they are floated, by transportation corporations and individuals, on account of their superior model and sea-going qualities. He employs a force of from seven to eight hundred hands and one hundred and fifty teams the year round, and his trade is at every port on the lakes. He is also one of the Board of Managers of the "Lake Carriers' Association," is largely interested in elevators at Buffalo, and is Vice-President and Director of the Frontier Iron and Brass Works at Detroit, Mich.

Captain Davidson is a remarkable man, not only in his own sphere, but in all the departments of life. He has revolutionized the class of vessels employed in the navigation of the lakes, and the benefits accruing from his large investments have been distributed with liberal hand in the promotion of industry, development of enterprise, and to the prosperity of Bay City and the State of Michigan.

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Mfrs. and Dealers in Lumber and Salt—Office, Cor. Fourteenth & Water Sts.

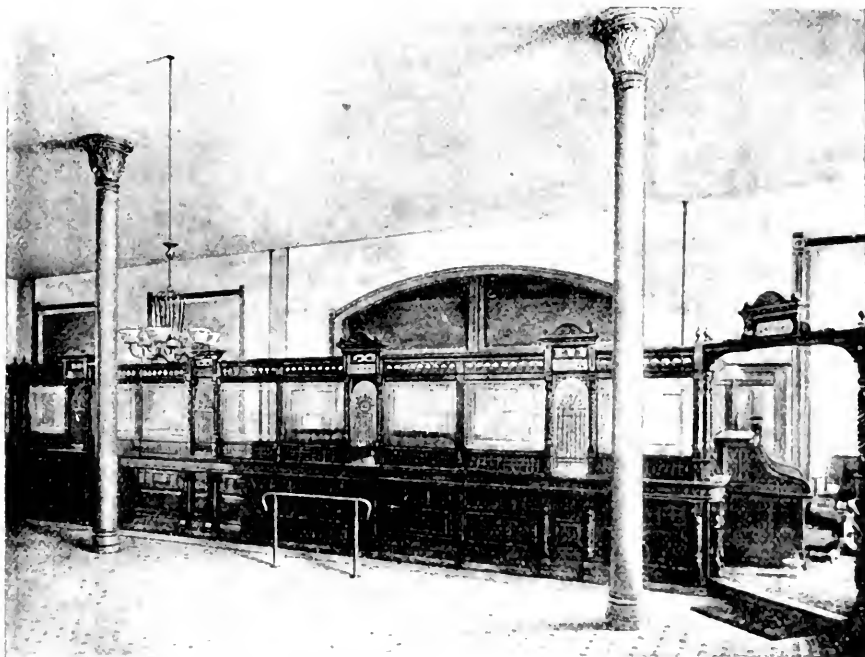
N. B. Bradley has been identified with the lumber industries of the Saginaw Valley for nearly forty years. He began business in Bay City in 1854. One year later he became partner in the lumber firm of Frost & Bradley. In 1861 he purchased the present mill property, and organized the firm of N. B. Bradley & Co., consisting of himself, F. E. and Charles Bradley. In 1881 he purchased the plant in its entirety, and, admitting E. E. and F. W. Bradley as partners, established the firm of N. B. Bradley & Sons. They own and occupy a very large area of territory, including eight blocks of ground situated on Water street, between Thirteenth and Sixteenth streets, affording them 2,000 feet of river frontage, in addition to ample accommodations for the transaction of their business. Within these dimensions are located the mill proper, the shingle and lath mills, salt mills, salt block, booms, piling grounds, barns and other equipments. The saw mill is a commodious structure, supplied with every convenience and facility for handling the stock, from the log in the rough to its manufactured products. The equipment is triple, embracing Wickes Brothers' improved gang saw, powerful band and large circular saws, complete in all their varied details, the most approved machinery only being employed, and driven by engines of great power. Their shingle mill is equally equipped with machinery and conveniences for the business, and, like the lumber mill, is in constant operation. The piling grounds have first-class water frontage, and are of large dimensions. Their salt industry is represented by eight salt wells and an immense salt block. Each of the wells is furnished with pumping-engine facilities and drill-house conveniences, and the entire plant, with its appurtenances, is provided with all the most approved appliances, adapted to the several departments in which their services are utilized. In connection with the mill products, the manufacture of barrels, for the shipment of salt is also extensively carried on. The total output of the enterprise annually is stated at about 21,000,000 feet of lumber, 8,000,000 shingles, 4,000,000 laths, 60,000 sets of

barrel stock, and 60,000 barrels of salt. A force of one hundred and seventy-five men are employed, the products of its work being shipped to the Eastern markets. The salt is disposed of through the Michigan Salt Association, an organization which handles nearly all the salt made in the Valley, of which the firm are members. They also own large tracts of pine lands in various portions of Michigan, and during the winter engage extensively in lumbering in both the Upper and Lower Peninsulas, employing two hundred and fifty men in that field of operations. They are otherwise engaged in large undertakings, being owners of properties in the pine lands of the South, and of planing mills, which are the finest in this section, with an annual capacity of 40,000,000 feet, also lumber yards covering an extended area. Mr. Nathan B. Bradley has served as Mayor of Bay City, as member of the State Senate, and as a Representative in Congress. He exercises a supervisory control over the affairs of N. B. Bradley & Sons, being largely interested in other directions, the junior partner managing its conduct and affairs. Their large product of dressed lumber, in car-load lots, finds an outlet to market through the house of Ross Bradley & Co.

SECOND NATIONAL BANK.

Phoenix Building—Center and Washington Avenues.

The history of banking operations in Bay City dates back twenty-five years, when C. W. Gibson opened a private bank in a room of the Union block, the present site of the Campbell House. As the city grew in proportions, and business increased in volume and importance, the necessities of the situation gave birth to enterprises of



INTERIOR SECOND NATIONAL BANK.

this character, resulting in the establishment of a banking system in Bay City, than which there is none superior in the State. One of the leading banks here, and recognized not only as an invaluable adjunct to the progress and development of this portion of the State, but as one of the most substantial and reliable in the

Northwest, is the Second National. It was organized in May, 1874, with a capital of \$100,000; William Westover, President, and W. L. Plum, Cashier. Seven years previous the Exchange Bank was established by William and Luther Westover, James J. McCormick, Charles F. Gibson and H. J. Clark, and in 1869 the State Bank was organized through the efforts and influence of Orrin Bump, who was chosen Cashier, with W. S. Patrick as President. About this time the Exchange Bank went out of existence, and Alonzo Chesebrough succeeded to the presidency of the State Bank, the capital of which was increased to \$150,000. W. L. Plum, Cashier of the Second National, died in 1877, and M. M. Andrews was selected to fill the vacancy. In May, 1878, the Second National and the State Bank were consolidated, with William Westover, President; Orrin Bump, Cashier, and M. M. Andrews, Assistant Cashier; the capital was increased to \$200,000, further increased to \$250,000 in January, 1883, which amount has since been maintained, and with the surplus and undivided profits is now \$399,245.04.

The bank occupies a suite of offices in the Phoenix block, corner of Washington and Center avenues, conceded to be the handsomest equipped and furnished of any of the kind in Michigan, where business is conducted upon a sound financial basis, and according to methods conservative but liberal. The offices occupy the entire northern portion of the building, and were arranged and appointed for the special uses to which they are adapted. They are finished in cherry and other hard woods, the flooring being of Italian marble, and the rooms of the Cashier and Directory elegantly carpeted and furnished. Two safes of the latest improved pattern afford absolute security to deposits and other valuables, and a full staff of competent and efficient assistants is employed. Its business is a general banking business, of discount (of which it carries the largest line of any bank in the Saginaw Valley) and deposit, loaning money on approved security, the purchase and sale of foreign and domestic exchange and the issue of letters of credit, the carrying of accounts of banks, bankers, and individuals upon the most liberal terms, etc. It also has direct connection with leading monetary centers. The bank is one of the most substantial character, enjoying the highest credit, and its career has been one of uninterrupted prosperity.

The following is the report of the condition of the bank, Tuesday, November 13, 1888, at the close of business hours:

LIABILITIES.		ASSETS.	
Loans and Discounts	\$869,730.59	Capital Stock	\$250,000.00
U. S. Bonds	50,000.00	Surplus Fund	100,000.00
Due from Banks	100,035.61	Undivided Profits	49,245.04
Furniture	4,500.00	Circulating Notes	45,000.00
Expenses and Taxes Paid	10,336.98	Deposits	611,797.89
Cash on Hand	54,187.02	Rediscunts	34,997.27
Redemption Fund with U. S. Treas.	2,250.00		
	\$1,091,040.20		\$1,091,040.20

The present officers are William Westover, President; D. C. Smalley, Vice-President; Orrin Bump, Cashier, and M. M. Andrews, Assistant Cashier. The directory is composed of the following well known gentlemen: A. M. Chesebrough, H. W. Sage, H. P. Merrill, William Westover, A. J. Cooke, S. T. Holmes, D. C. Smalley, A. Walton, William L. Smith, W. H. Tousey and Orrin Bump.

The management of the bank is perfect, and its operations have been conducted in a manner creditable to its official board, and to the prosperity and development of the Saginaw Valley.

NICHOLS & SANGLE,

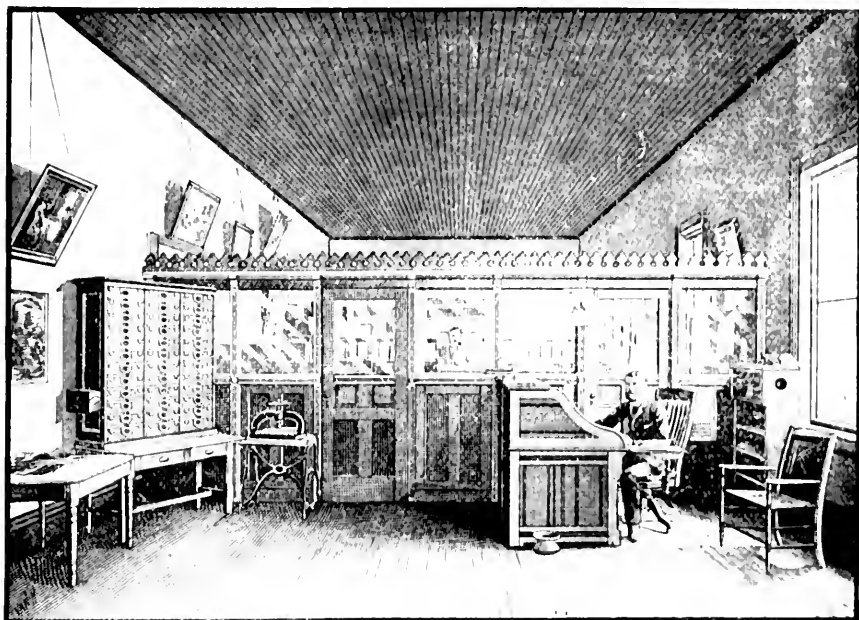
Harness and Saddles—Carriage Trimming—Center, near Washington St.

Among the well-known establishments in Bay City engaged in manufacturing enterprise, the house of Nichols & Sangle, harness makers, is prominent and representative. The firm, which is composed of Fred. A. Nichols and George Sangle, was organized in 1874. They occupy the two-story and basement building, 25x100 feet in dimensions, at an available location on Center street. The first floor is devoted to the use of office and salesroom and handsomely fitted up, being provided with large glass cases for the display of fine harness, saddlery, and horse goods generally, with

a workroom in the rear, containing ample facilities for the business of manufacturing and repairing, and where a force of six artisans is employed. In addition to the goods manufactured, the firm carry large invoices of saddles, robes, blankets, turf goods, etc., of the best make and material. Their specialties are order made buggy, carriage, draught and lumber harness; also doing carriage trimming to order, and repairing in a manner both neat and substantial. Their trade is large and growing in the city and country, particularly among the lumber mills and other industries where the use of horses is largely employed.

W. I. BROTHERTON & CO.

Wholesale Grocers Lumbermen's Supplies Nos. 1105 to 1111 Water St.



INTERIOR W. I. BROTHERTON & CO.

One of the largest and most prosperous wholesale grocery houses in the Saginaw Valley is conducted by W. I. Brotherton & Co., composed of W. I. Brotherton, O. A. Watrous, H. N. Watrous, and H. W. Jennison. It is also one of the oldest, having been established in 1873 by Carter & Maltby. In 1876, W. I. Brotherton and H. A. Gifford were admitted as partners, and the firm name was changed to Maltby, Brotherton & Co. This continued until 1879, in which year N. A. Waterman succeeded to the Gifford interest, when the firm name was again changed to Maltby, Brotherton & Waterman, and again, in 1881, to Maltby, Page & Co., Mr. Waterman disposing of his interest to W. W. Page. Mr. Brotherton still remained a member of the firm, which name, however, was once more changed, in 1884. In that year, A. O. and H. N. Watrous, upon purchasing Mr. Page's holding, became partners, and the original name of Maltby, Brotherton & Co. was resumed, so remaining until April, 1887, when Maltby retired, and the present style was adopted, since remaining unchanged, though in October of the same year, H. W. Jennison, who had been nine years with the house, was made an additional partner.

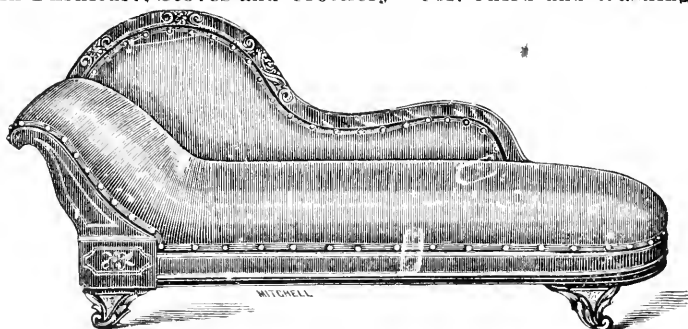
They are located at Nos. 1105, 1107, 1109 and 1111 Water street, occupying commodious and amply equipped premises, two stories in height, 60x100 feet in dimensions, substantially built, with basement under the whole, and furnished with every convenience for the sale, storage and shipment of their large stocks. Adjoining the main stores is the office building, recently completed, also of brick, consisting of one story and basement, each 25x100 feet in size, and the establishment entire extending back

to the warehouse, which is 180x60 feet in dimensions, and adjacent to the docks. The basements and main floor are used for groceries, except sugars, which are to be found in the office building, also occupied as a sample room for the lines of commodities carried. These latter embrace the purest and freshest of teas, imported direct by the firm; sugars, coffees, spices, tobaccos, flour, lard, pork, salted meats, produce, and fancy groceries; also lumbermen's supplies, including boots, rubbers, clothing, hardware, etc., which latter are kept on the upper floor of the main building. The office building, it may here be said, is the most complete in the Valley, being handsomely finished and frescoed, well lighted and ventilated, and divided into sample rooms and public and private offices. They employ a force of thirty salesmen and clerks, one outside man, three travelers, and operate four wagons. As stated, their trade is very large in Bay City and the surrounding country, as also in Northern and Northwestern Michigan.

The members of the firm are enterprising, public-spirited citizens and merchants, and the house has advanced from small beginnings to a position of commanding influence, contributing largely to the commercial success of Bay City, and enjoying a widespread reputation for the purity of its goods and its liberality with the trade to which it ministers.

C. E. ROSENBURY.

Dealer in Furniture, Stoves and Crockery — Cor. Third and Washington Sts.



Sometime during the year 1878, C. E. Rosenbury began the business of merchandising in a small way, in furniture, stoves, crockery and other implements of household and domestic utility. His commencement was attended by the difficulties and embargoes incident to the inauguration of every worthy enterprise, but he met and disposed of them, and after a not uneventful experience has attained to successful and deserved prosperity.

His place of business is at the corner of Third and Washington streets, a point unexceptionally desirable and convenient of access, and in all particulars advantageous for purposes of trade. He occupies the main and upper floors of the building, having a frontage of 120 feet on Third street, with an additional frontage of 100 feet on Washington street, handsomely furnished, suitably departmented and heavily stocked. The furniture branch of the establishment is 40x100 feet in its proportions, and filled with full lines of medium and plain wares, of original design and attractive finish, including parlor, chamber and dining-room suites and fixtures. The four remaining stores adjoining, comprehend an area 80x80 feet in dimensions, and are well adapted to a business requiring the exercise of care and judgment in its management. These stores are connected by arched passages, are perfectly lighted, and occupied by the remaining departments, such as the department of china, glass and queensware, mattresses and bedding department, lamp, stove and tinware department, and the department of household utensils, etc., etc., every line of which is adequately stocked. He employs a force of twelve salesmen, clerks and subordinates, and ministers to the wants of a large and continually extending trade in the city, as also within a considerable radius, and in the northern portions of the State.

Mr. Rosenbury is a practical business man, familiar with the requirements of the trade, and has achieved a recognized success and reputation for his house, through means that commend themselves to emulative enterprise and adoption.

McKINNON MANUFACTURING CO.

Boiler Makers, Founders and Machinists—Water St. bet. Tenth and Eleventh.

The nucleus of the McKinnon Manufacturing Company was founded in 1867, by John D. McKinnon, who removed to Bay City from Cleveland, Ohio, in 1867, and engaged in the manufacture of steam boilers. Soon after, the firm became McKinnon & Co., being composed of John D. McKinnon, Angus McKinnon and Duncan McKinnon. In 1884 the present company was incorporated with a capital of \$50,000. Immediately this was accomplished, valuable and extensive improvements were completed, and facilities for the manufacture of boilers, engines, and all kinds of machinery, enlarged and increased. The company's success has been complete, and it is to-day one of the largest and most influential of its kind in this portion of the State, the range of manufacture including all articles connected with machinery, in addition to being agents for leading establishments in other portions of the country.

Their boiler works are located on the docks between Eleventh and Twelfth streets, the lot being 50x800 feet in size, and the main building 50x180 feet in dimensions, fully equipped with all the latest machinery for the manufacture of marine, mill and locomotive boilers, including slings for hoisting boats, pumps for cleaning boilers, etc. The machine shops are equally complete in their furnishings and equipment, being provided with large lathes, boring machines, mill drills, heavy punches and auxiliary machinery, adapted to the purpose to which it is applied. The machinery is driven by steam power in all the several departments operated. The foundry occupies a building on Water street, between Tenth and Eleventh streets, 120x150 feet in dimensions, with pattern shops, blacksmith shops, etc. adjoining, commodious and well appointed, and in every way provided with appliances and appurtenances to the completion of work with the least delay and in the most reliable manner. They manufacture every pattern of boiler and machinists' supplies, are agents for Morris Tasker & Co.'s wrought iron pipe and fittings; for James G. Pulling & Co.'s steam pumps, standard injectors, Eagle lubricators, general line of mill and boat supplies, and have a large stock of second-hand boilers and machinery constantly on hand. They employ a force of one hundred skilled mechanics in the works, and do a large and increasing business in Bay City and the surrounding country, as also along the lake shore to the North, and upon order, ship boilers to all parts of the country.

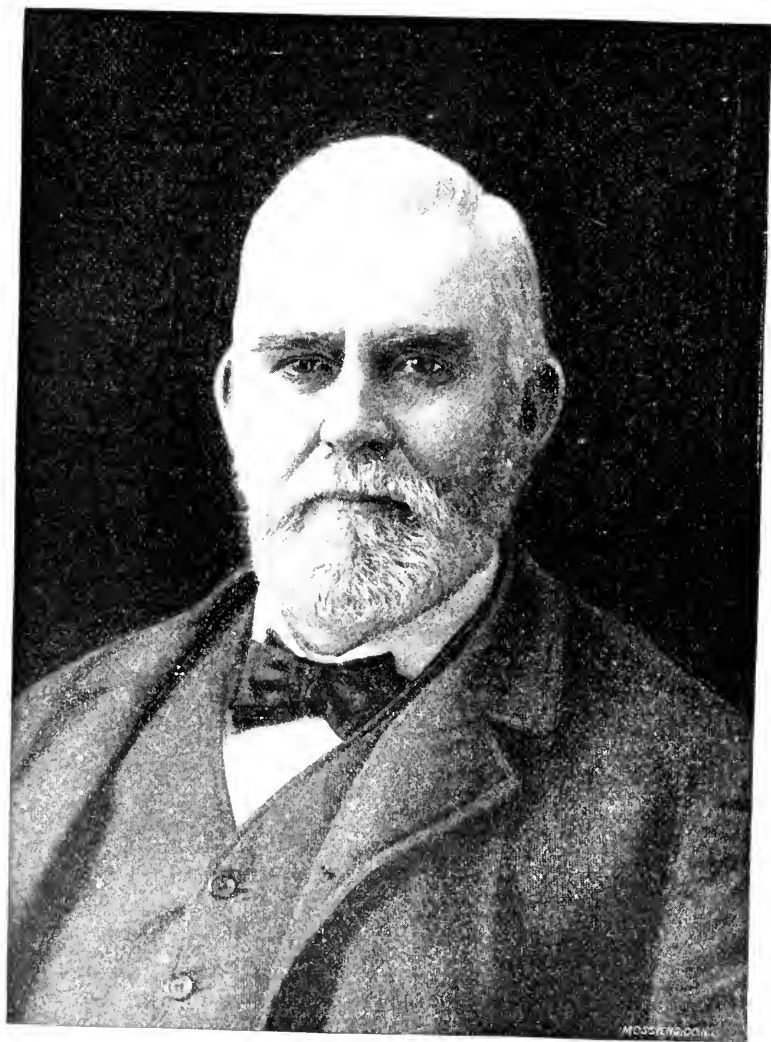
The present officers are John D. McKinnon, President, and H. D. McKinnon, Secretary; men of practical experience, and maintaining an establishment that takes high rank among the prominent and substantial industries of the State.

E. J. O'NEILL.

Veterinarian, Livery and Sale Stable—Eleventh St. and Washington Ave.

The profession of the veterinarian is as important to the domestic animal kingdom, in its line, as that of the physician to the human family. The ministering to the diseases of the one requires the possession of the same degree of skill, humanity and scientific research as that indispensable to success in the other. One of the leading veterinary physicians in the Valley is Dr. E. J. O'Neill. He is a graduate of the famous veterinary college of Toronto, Canada, and enjoys the reputation of a learned and experienced professional. He located in Bay City in 1879 as a practitioner, and his career has been attended by results that have served to confirm and strengthen his distinction as a skillful physician and operator. He treats all diseases of horses and cattle at his office and barns, corner of Eleventh street and Washington avenue, or at the stables of owners, from a purely scientific standpoint, and is prepared to respond to telephone calls by night or day. In 1881 he established a livery, sale and boarding stable in connection with his veterinary business. The premises occupied by him at the above stated corner are commodious and well equipped, including the latest improved telephone service, the plant being located upon the main floor of the building, well lighted and ventilated, and supplied with ample means of exit for the animals in case of fire. He carries a number of valuable horses and fashionable vehicles in this branch of the business, and his conveniences for the sale and boarding of stock are largely patronized.

He employs a competent force of assistants, and does a large business locally and within a considerable radius of Bay City.



J. R. HALL. SEE OPPOSITE PAGE.

J. R. HALL.

Salt and Shingle Manufacturer—Woodward Ave. East of the Water Works—Essexville.

Within an area ten acres in extent, about one mile in an easterly direction from Bay City, is located the shingle and salt manufactory of J. R. Hall, said to be the largest shingle industry in the Valley, and in every particular one of the most complete and attractive of buildings, modern in construction and equipment, handsomely located with a splendid river frontage, fine docks and superior shipping facilities, the entire establishment is a model of its kind.

Mr. Hall began business in 1870, and for nearly twenty years has progressed and prospered. The shingle mill proper is a commodious structure 112x18, with wing 24x65 feet in dimensions, supplied with all the latest patterns of machinery, including two drag saws for cutting logs into blocks of the required length, one bolting saw, two sappers for shaping blocks and six Hall shingle machines of the largest capacity, with other accessory tools and implements, required in the manufacture of his products. The shingle machines are the invention of Mr. Hall, which for perfection of the work accomplished are the best in use. The mill machinery is run by a powerful engine of 20x24 inch cylinder, fed from a battery of five large tubular boilers, which make steam for salt manufacture, and the annual output aggregates 40,000,000 shingles and 50,000 sets of heading. The shingles are shipped to Buffalo, Tonawanda and other eastern market supply depots. Mr. Hall also operates three salt wells, each supplied with drill house and pony engine equipments, an extensive salt block or evaporating house; packing and storage departments, with other appurtenances and conveniences, and manufactures 50,000 barrels of salt yearly, which are disposed of through the Michigan Salt Association, in which he enjoys the privilege of membership. He employs about one hundred hands in his business and the annual returns represent a large valuation.

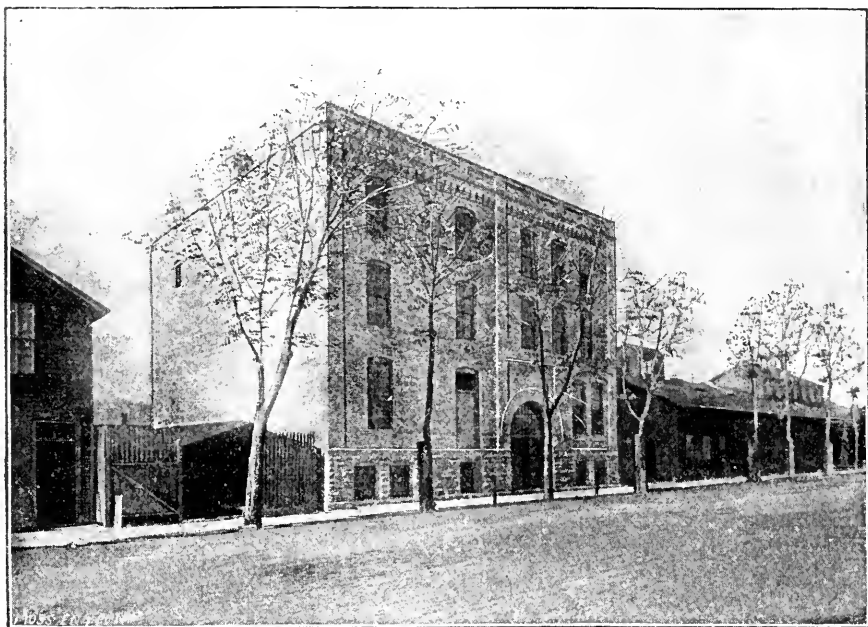
Mr. Hall is a gentleman of enterprise, and keenly alive to the development of Bay City and her material interests, to which his establishment has so largely contributed.

STANDARD HOOP CO.

Manufacturers of Cut and Sawed Hoops—West Bay City.

The manufacture of hoops is an industry conducted in West Bay City with signal advantage to the capital invested and the trade which is supplied. The Standard Hoop Company is a leading establishment in this field of usefulness, and occupies a prominent position. It was organized in July, 1886, by John M. Kelton, Harrison Miller and Ephraim J. Kelton, whose labors and enterprise have resolved small beginnings into large proportions, and built up a trade of very considerable magnitude. The property included in the enterprise occupies five acres of ground, with adequate facilities for the manufacture, storage and shipment of the products, and is otherwise adaptive to the uses for which it is employed. The mill is 50x120 feet in size, substantially constructed, and well equipped with machinery and mechanical appliances for rapid and economical service. The logs are first cut into one and one-half inch boards by an improved band saw, thence conveyed to the steaming vats, to steam the planks, thence to the machine that fashions the rough material into hoops, thence passing through other processes, until finished and ready for the market. The best material only is used, and every precaution is taken in their manufacture, to the end that the articles shall conform to the exacting requirements of the trade, in the matters of strength and durability. Their products are patent coiled elm, barrel and keg hoops. They give employment to thirty five hands, turn out 12,000,000 hoops annually, and supply an increasing demand as far west as California, and in the South; also in New York and Pennsylvania.

The Messrs. Kelton are natives of New Jersey, and Mr. Miller, of Pennsylvania. They have resided in West Bay City for upward of twenty years, most of that period engaged in the lumber business. They are enterprising, public-spirited citizens, and their manufacture has acquired reputation and trade in all portions of the country.

SMALLEY BROS. & CO., VALLEY IRON WORKS.**Manfrs. Steam Engines, Saw Mill and Salt Works Machinery—205 Saginaw St.**

One of the most extensive, best equipped and widely known iron industries in the Saginaw Valley, is the Valley Iron Works, owned and operated by Smalley Bros. & Co. It is a representative enterprise of its kind, and enjoys an extended reputation for the excellence of its products. The works were first established about 1870, by the firm of Smalley Bros. & Catlin, to which the firm of Smalley Bros. & Lewis, subsequently succeeded. The latter continued in the management of the concern until 1874, when the present firm, composed of William Smalley, D. C. Smalley and W. T. Smalley was organized, and has since directed operations with results that have given to the works a position of prominence, and a reputation extended and invaluable.

The plant is located at No. 205 Saginaw street, a superior site for the purposes of the business, and occupies a large area of territory convenient to trade centers, and fully equipped for shipping, receiving, and the storage of goods. It includes the machine shop, a building 60x160 feet in dimensions, supplied with boring mill machinery, steam hammers, drills, lathes, planers, key-seating machines, gear cutters, etc. The foundry, at the rear of the machine shop, is 60x80 feet in size, and equally complete in its equipments. They also have large storehouses adjoining, and in 1888 completed the erection of a four-story white brick building, 60x75 feet in dimensions, to be used for office and salesroom purposes, also for the storage of valuable patterns used in the business. Their specialties are salt-well machinery, Craney's patent mill dog, etc., also building steam engines and saw-mill machinery of every grade and description, and carrying in stock all sizes of engine governors, steam pumps, inspirators and patent boiler injectors, gas pipe and well tubing, brass goods, etc., which are supplied to the trade at prices that compete with those of any similar establishment in the country. They employ a force of from sixty to seventy-

five operators, and do a large business locally, and in the Valley, in addition to responding to demands for certain lines of their products from all parts of the United States.

The members of the firm are men of the largest experience and a thorough understanding of the business, in all its departments and branches, and the facilities enjoyed for supplying engines, mill and other machinery to the trade, entitle the works to the prominent and enviable position they now occupy among the industrial interests of the State.

[JOHN WELCH.

Lumber Manufacturer [Bet. Midland St. and Railroad Bridge—West Bay City.

[The old "Drake Mill" will always be inseparably entwined with the history of pioneer days in the Saginaw Valley. It was built by J. and S. Drake, brothers, who came here from Canada in 1851, and at once erected the premises, upon a forty acre tract, purchased from the wife of James G. Birney, now deceased. In 1853 they sold it to Kibbee, Whittenmore & Co., by whom it was in turn disposed of, and after running the gauntlet of ownership a number of times, was finally purchased by John Welch, the present proprietor, in 1881. In the year following, the mill was destroyed by fire, but immediately rebuilt, and running during the winter of the same year. The plant is located on ground in West Bay City, between Midland street and the Michigan Central railroad bridge, and besides being one of the oldest mill sites on the river, is one of the best arranged and appointed, containing booms, commodious piling grounds, fine river frontage and docks, with all necessary buildings and equipments.

The mill is 80x120 feet in size, supplied with all necessary machinery and devices, that will increase the volume of the output, and operated by steam. It embraces two large circular saws, shot gun steam feed carriage, and other equipments, including an automatic saw filing apparatus. The engine is of two hundred and fifty horsepower, fed from a battery of five steel boilers, 4x18 feet in dimensions, with seven inch flues each, two boilers in the boom 5x16 feet, eight inch flues each. The logs from which the lumber is cut, are obtained in Northern and Northwestern Michigan, and the output aggregates 18,000,000 feet during each season. His specialty is the making of large timbers for railroad sills, etc., ranging from 8x44 inches and 34 feet in length, through various gradations, smaller and larger, as the trade demands. He employs from fifty to sixty hands, and ships his manufacture to the eastern markets.

Mr. Welch is an enterprising, energetic citizen, alive to the interests of West Bay City and the surrounding country, and his milling industry has proved a valuable auxiliary in the promotion of such objects.

. WEST BAY CITY IRON CO.

Crowley & Kaiser, Proprietors—Main and Washington Sts. West Bay City.

The West Bay City Iron Company, a recent acquisition to the material interests of the city, whence its name is derived, was established in May, 1888, by Charles Crowley and Charles Kaiser, practical machinists, and familiar with the requirements of the business in which they have embarked, in all the varied departments included within the scope of its operation. They are located at the corner of Main and Washington streets, a site convenient and desirable, where they occupy premises 25x100 feet in size for workshop purposes, equipped and arranged with machinery and appliances to secure perfection of work in their line of manufacture. To the rear of this, they have erected a foundry 30x50 feet in dimensions, containing all requisite appointments for operations in that department of the enterprise. Though but lately organized, their facilities for handling orders and supplying demands made upon the productive capacity of their establishment are complete, and no delay is experienced in filling same. The materials composing their products are the best obtainable, and they have already secured a merited reputation for superiority in that connection. They employ ten hands, and are rapidly building up a prosperous business in the city and vicinity.

D. B. PERRY.

Druggist and Pharmacist—Midland St., opposite the Postoffice.



The pharmacy of D. B. Perry was established in West Bay City during 1880, and his business has been attended with a continually prospering experience. He is senior partner in the extensive establishment of a similar character in Bay City, being head of the firm of Perry & Swaby, corner of Center avenue and Adams street. He enjoys unusual facilities for obtaining the purest and freshest of drugs and chemicals, and his stock is one of the most complete carried by any similar house in the trade. He is located on Midland street, the main business thoroughfare of West Bay City, opposite the postoffice, a location as prominent as it is desirable, in premises 25x100 feet in size, handsomely apportioned and appointed, and equipped with the latest and most available conveniences. His specialty is prescriptions, to the compounding of which he brings not only the purest of ingredients but a perfect knowledge of the science of pharmacy, experience, and an invaluable reputation for care and reliability. His stock embraces drugs and druggists' sundries, chemicals and medicinal compounds, extracts, preparations, etc., in addition to choice lines of meerschaum goods and the most select brands of Havana, Key West and domestic cigars. He employs a competent force of skilled chemists, and does a large local trade, as also an extensive business throughout the country adjoining.

WEST BAY CITY MANUFACTURING CO.

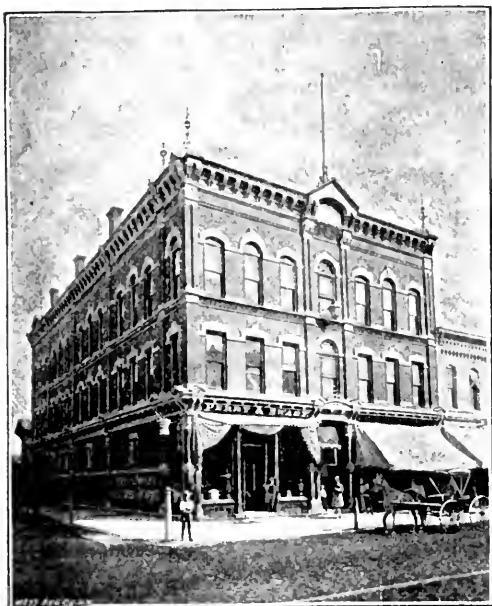
Manufacturers and Wholesale Dealers in Lumber—West Bay City.

The West Bay City Lumber Manufacturing Company was organized in 1881, by the Hon. S. O. Fisher, A. A. Crane and F. B. Cole, and is located at a desirable and accessible point in West Bay City, occupying a considerable area of territory, well improved and possessing superior shipping facilities. The planing mill is a commodious structure, one hundred feet square, furnished with every convenience and machinery of the latest improved pattern for dressing and trimming lumber, driven by steam, employing a force of fifty hands, with a daily capacity of 75,000 feet of dressed lumber. Adjacent to the mill, are large storage sheds and other buildings necessary to the business, also extensive yard accommodations, the firm being also extensive dealers in logs and lumber.

The members of the firm are well known men of enterprise, whose efforts in the promotion of business endeavor in the Saginaw Valley are part of the history of this portion of the country.

PERRY & SWABY.

Druggists and Pharmacists. Center Ave. and Adams St.



The drug and prescription house of Perry & Swaby, made up of D. B. Perry and Gustavus A. Swaby, was organized in April, 1888. The senior member has been for many years engaged in the same line of business, and still carries on an establishment devoted to pharmaceutical purposes at No. 109 Midland street, West Bay City. Elsewhere will be found an extended notice of his separate business. Previous to becoming associated with Mr. Perry, Mr. Swaby was in the employ of L. S. Comans, and latterly with his present partner. Their success is assured, and their equipment complete and desirable.

They occupy the main floor and basement of a building at the corner of Center avenue and Adams street, the premises being 25x100 feet in dimensions, with style in the appointments and furnishings exceptional as they are superior. The store is most eligibly located, and is exceptionally well stocked.

The supplies include the purest qualities of drugs and chemicals, standard medicinal extracts and preparations, medical appliances, surgical instruments, etc., and the general run of medicaments, and materials adapted to the requirements of the trade. Their specialty is the compounding of prescriptions, in which only superior chemicals are used and in which they exercise extraordinary care and circumspection. They employ the usual staff of clerks, and supply a large local demand. The gentlemen to whose enterprise this recent addition to Bay City's trade resources has been made, are well known and highly esteemed, and each enjoys a reputation which is, in itself, a guaranty of their stock and fair dealing.

YOUNG AMERICAN CLOTHING HOUSE.

A. W. Lewinstein, Proprietor—Ronech Block, Fifth and Water Sts.

The Young American Clothing House was established in 1870 by Mr. A. W. Lewinstein, and for eighteen years he has not only conducted a successful enterprise, but contributed materially to the advancement of Bay City and the promotion of its welfare. The premises occupied are 25x80 feet in dimensions, neatly fitted up for the purposes to which they are adapted, and furnished with conveniences requisite to the business. Mr. Lewinstein carries a large and select stock of goods in his line, including men's, youths', boys' and children's ready-made clothing, the product of Eastern manufacture, and also deals in gentlemen's furnishing goods, in great variety of every description, embracing ties, collars, cuffs, underwear, hose, etc., etc., the selection of which, as also of his stocks of wearing apparel, he attends to personally, visiting the Eastern markets each season for that purpose. He employs a full force of clerks and salesmen, and does a large business in the city and vicinity.

The management of the establishment is marked with enterprise and liberality, and the character of its commodities, as, likewise, its business methods, have inspired an extensive trade with confidence.

MOSHER & FISHER.

Lumber and Pine Lands—N. E. Cor. Midland and Linn Sts.—West Bay City.

The firm of Mosher & Fisher, extensive dealers in lumber and pine lands, with their office at the northeast corner of Midland and Linn streets, West Bay



HON. S. O. FISHER.

City, was organized in 1873. It is composed of Alfred Mosher and Spencer O. Fisher. They are men of large means, great energy and enterprise, and have very largely contributed to the development and improvement of West Bay City. They own immense tracts of timber lands and formerly operated mills. Of late, however, their logs have been cut by jobbers, and delivered at mills in the Saginaw Valley, where it is turned into lumber, docked and sold principally for eastern markets. Their annual product averages 70,000,000 feet, and their transactions are among the largest in the Northwest. Alfred Mosher, the senior partner, is a resident of Troy, N.Y., the business here being managed by Albert Mosher, Jr., and the Hon. S. O. Fisher. The latter is a native of this State, and located in Wenona in 1871. He is one of the largest lumber operators in the West, and during his residence in West Bay City, has contributed very largely to the building up of the city and surroundings. He has served as Mayor of the city, represented the Tenth Michigan District in Congress for two terms, and procured the location of the United States Court in Bay City after an arduous struggle. He is in all respects a remarkable man, and his career furnishes an example that will inspire modest worth to noble ends.

TOUSEY & TURNER.

Pine Lands, Logs and Lumber—No. 502 & 503 Phoenix Block.

The firm of Tousey & Turner was organized and became an established factor of influence and importance among the substantial enterprises of Bay City in 1885. It is composed of Wilson H. Tousey and Joseph Turner, and the scope of their operations is confined to dealings in pine lands, logs and lumber. They are located in the Phoenix block, corner of Washington and Center avenues, where they occupy suite No. 502 & 503, and are among the most influential firms in their lines of business in the State. They own large and valuable tracts of pine lands in Arenac, Iosco, Gladwyn, Presque Isle, Crawford and Marquette Counties, this State, and elsewhere, and their manufacture of lumber is done at various mills, contiguous to the base of supplies, by contract at so much per thousand feet, and averages from twenty-five to thirty millions of feet per annum. They also sell logs extensively to mills and others, and during the season of 1887-8 transported 12,000,000 feet of logs to Bay City by rail and as many feet by water, 7,000,000 feet of the latter consignment having been rafted from Presque Isle. Their shipments are largely to the Eastern markets.

The members of the firm are representative, public spirited citizens and merchants. Previous to embarking in the present undertaking, Mr. Tousey had been engaged in the hardware business as head of the firm of Tousey & Jennison. Mr. Turner has, for twenty-five years, been extensively interested in the various branches of the lumber industry, and is the present head of the firm of Joseph Turner & Co., also dealers in lumber at No. 502 Phoenix block. They are both prominent in all enterprises designed to benefit Bay City, Mr. Tousey being President of the Citizens' Association here.

ROOT, WILLISTON & CO.

Wholesale Dealers in Finlay's Toledo Lager Beer—No. 213 North Jefferson St.

One of the foremost houses of Bay City, dealing in lager beer, aerated beverages, etc., and extensively engaged in the manufacture of fine cigars, is that of Root, Williston & Co., composed of Carlos E. Root, George A. Williston and Horace M. Williston. The firm was established in 1881, and enjoys unsurpassed facilities for supplying the trade with the best qualities of goods in the lines wherein it deals. Its success has been large, and the business has been constantly increasing and extending.

They are located at No. 213 North Jefferson street, on the main line of the Flint & Pere Marquette road, and, in addition to superiority of site, possess shipping conveniences that are not excelled by those of any similar establishment in the city. The main building of the plant is two stories high, 100x25 feet in dimensions, and provided with all requisite equipments for the business to which it is appropriated. The first floor is devoted to bottling purposes, wherein large quantities of Finlay's celebrated Toledo lager beer, stock and pale ales and porters, in which they are large wholesale dealers, are prepared for delivery to consumers, and in manner so secure as that it retains its excellent tonic properties for an almost unlimited period, in any climate. The second floor is occupied as a cigar factory, in which a large force is employed, and where a larger number of cigars are turned out daily than at any other concern of its kind in Bay City, their chief brands being "Valley Lily," "Michigan Central," "My Partner," etc., in ten-cent goods; and in five-cent goods, "Gem," "Nips," "Champion," "Nabob," etc. Their manufacture of carbonated beverages is carried on in an annex, 25x80 feet in dimensions, to the rear of the main building, and fully equipped with all the latest machinery suited to the purpose, driven by steam. The products of this branch of the business embrace pop, ginger ale, soda water, champagne cider, etc., compounded from the purest ingredients. They give employment to a force of thirty operatives, clerks and assistants, and do a large and growing trade in the city and throughout the Valley, as also in the northern portions of the State.

The members of the firm are among the most enterprising and substantial merchants and citizens of Bay City, and the house is well known as one at which goods are kept in stock of the best quality only, and for which the price is fixed upon a liberal basis, commensurate with their actual worth.

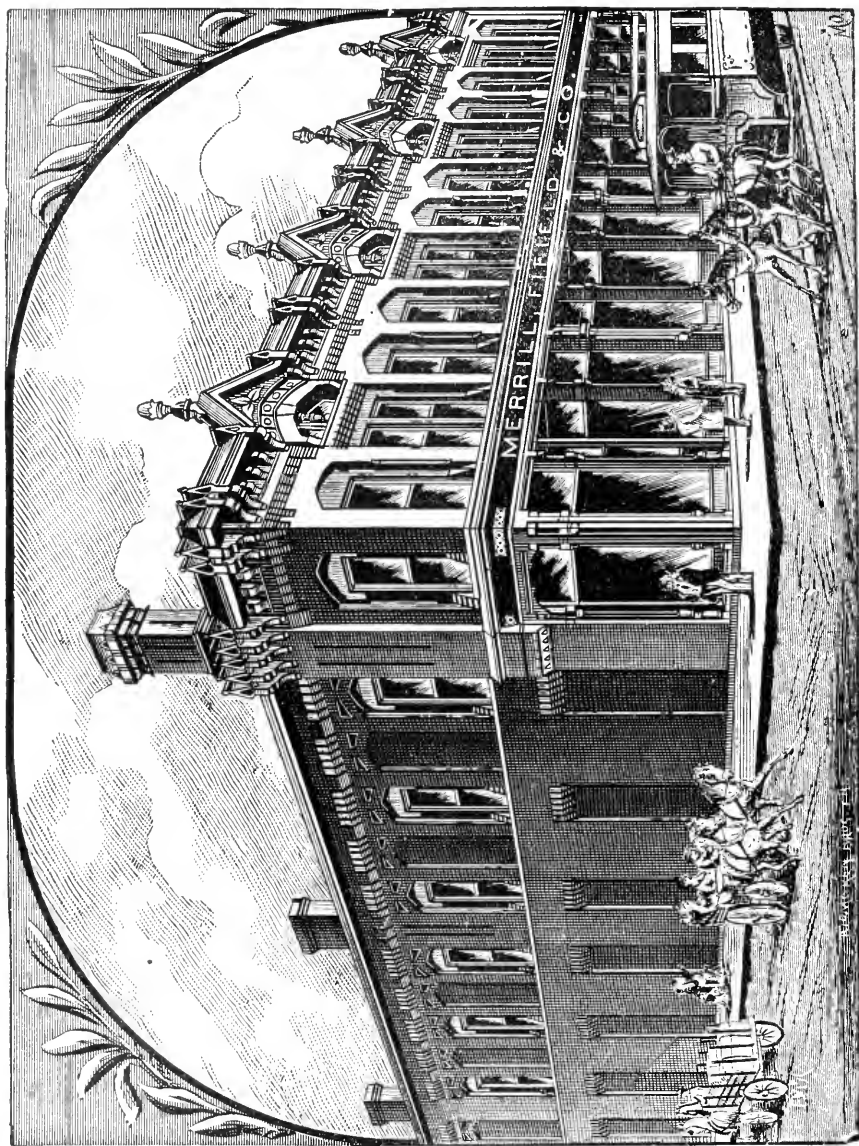
GREAT EASTERN CLOTHING HOUSE.

Ablowitz Bros., Proprietors—No. 804 Water St., Leroux's Old Stand.

The Great Eastern Clothing House of Bay City was established in 1882, by Abraham D. Ablowitz and Julius Ablowitz, comprising the firm of Ablowitz Brothers, young men to whose enterprise and business discernment, the public is indebted for one of the most popular and frequented resorts in its line of business in the city. The success of the firm began with its organization, and from that date has been coincident with its progress and the development of trade in Northeast Michigan.

They occupy the three-story and basement edifice at No. 804 Water street, near Center, a building 25x90 feet in its proportions, and known for years as "Leroux's Old Stand," a merchant whom the Messrs. Ablowitz succeeded. The premises are finely located for business purposes, being in the center of that portion of the city reserved to the occupation of commercial and industrial enterprises, and arranged and equipped for the convenience of trade and the expeditious transaction of affairs connected therewith. They carry a large and full stock of goods in their line, including clothing of the best eastern make, gents' furnishing goods, trunks, valises, etc., chosen with care in the New York and other eastern markets, and do a correspondingly large trade in the city and vicinity, requiring the services of a force of clerks to handle successfully.

The members of the firm are well-known and highly esteemed in business circles, and the commercial prosperity they enjoy is the reward of honorable effort in the domain of trade.



MERRILL, FIFE & CO.

MERRILL, FIFIELD & CO.

Wholesale Grocers—Nos. 1005 & 1007 North Water St.

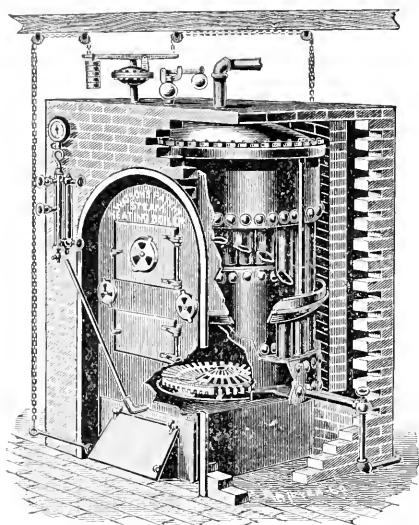
One of the largest and most extensively engaged wholesale grocery firms in Bay City, is that of Merrill, Fifield & Co. The business was established in 1871, by Gustin & Merrill. Five years later, Mr. Eugene Fifield purchased an interest in the concern, and the firm name became Gustin, Merrill & Fifield, so continuing until 1885. Meanwhile, in 1883, Mr. Herman Meisel was admitted as a partner. Two years later Mr. Gustin retired, and the present firm was organized, composed of H. P. Merrill, Eugene Fifield and Herman Meisel. Since 1871, when the firm first started, their accommodations have been repeatedly enlarged, and their facilities increased in answer to the demands of their trade. Along in 1876, they erected a commodious warehouse to the rear of their store, which was subsequently destroyed by fire, but rebuilt. At that date, and until 1887, they occupied the northern portion of the Jennison block, corner of Fifth and North Water streets. Limited accommodations, however, again compelled them to seek more commodious quarters, and they removed, during the Fall of the latter year, to their present site at Nos. 1005 & 1007 North Water street, a location unsurpassed. The premises occupied consist of a two-story brick building, having a frontage of fifty-five feet on Water street, with a depth of one hundred feet to a warehouse, two stories high, 40x60 feet in dimensions, and fronting upon the docks, in addition to which the M. C. R. R. Co. have recently built for them an elevator with a capacity of 100,000 bushels of grain, which they occupy in connection with another warehouse, 100x60 feet in dimensions. The store is furnished with an improved elevator system, is well lighted and ventilated, and contains all modern improvements and conveniences for the display, sale, shipment and storage of stock, or the transaction of business.

They carry heavy stocks of groceries, staple and fancy, also grocers' sundries, and pay special attention to the selection of teas, sugars and coffees, obtaining same from first hands, and exercising unusual care in the selection of the purest and freshest of these commodities. Their lines of fancy groceries embrace delicacies and substantial, canned and potted meats, fruits and preserves, sauces, pickles, etc., etc., tobacco, cigars, flour, pork, salt meats; lumbermen's supplies, etc., being also included on their lists, and sold to the trade upon the most liberal terms, and at the lowest prices. They are also extensive manufacturers of spices and baking powder; their products enjoying an established and wide-spread reputation for purity and superiority of materials. They employ a force of seventeen clerks, salesmen and assistants, also three traveling men, and do a very large business in Northern and Northwestern Michigan, in addition to a heavy trade in Bay City and throughout the lumber regions.

The house is a model of its kind in the Northwest, directed by men who combine enterprise and business ability, and whose operations have been characterized by liberality and business methods, that have secured the confidence of a large and steadily increasing patronage. In addition to their present investment they own and direct the Hapsburg stock farm. This latter is a tract of one hundred and sixty acres, located in Monitor township, Bay County, and until 1885 was used for agricultural purposes. In the latter year, however, Messrs. Merrill and Fifield purchased a herd of Herefords, and in December of the same year imported a herd of ten, of a similar breed, from England. They own the celebrated Clarence Grove, (9,709); imported Tom Wilton, (9,322); Lovely 2d, (2,197), one of the best cows of the Hereford strain; Greenhorn 5th and others of the same breed, and have, with their herds, taken first prize at the Northeastern, Northwestern, and other fairs in Michigan and the adjoining States, where they have been entered. In this undertaking they have met with the most gratifying success, and their efforts for the promotion of stock-raising, have commended the firm to universal approval.

WATSON BROS. & TOSSELL.

Plumbers, Steam and Gas-Fitters—No. 821 North Water St.



The plumbing house of Watson Bros. & Tossell was established in 1884. The firm is composed of Robert S. Watson, Benjamin J. Watson and John P. Tossell. It is a thoroughly reliable concern, among the leading houses in its line in the city, and its work of sanitary plumbing cannot be excelled by any similar establishment. The firm occupies a leading position in the column of Bay City's industrial factors, and the reputation enjoyed, both as to stock carried, and services rendered, is as extended as it is deserved and valuable.

They carry on business at No. 821 North Water street, in premises contained in a two-story building, but are preparing, owing to the requirements of the trade, to take possession of larger and more eligible accommodations, on the same thoroughfare as that upon which they are at present located. Their stock includes everything in the line of plumbers', steam and gas-fitters' materials, and their line of work embraces everything to which their art can be applied, such as sanitary plumbing, gas and steam-fitting, connecting sewerage pipes, etc. They also manufacture Watson's steam heater (their own patent), are manufacturers' agents for the Auburn steam heater, and carry full lines of heaters of the McGee, Symonds and other patterns. They are prepared to furnish estimates, and undertake contracts for the execution of work in their several departments, in this connection having completed large jobs at Ludington, Alpena and at other points in the State. During 1888, they held a large number of prominent contracts in temporary abeyance, owing to the difficulty experienced in obtaining the class of men required in the work, the firm declining to employ any but the most experienced and skillful. Owing also to this cause, but fifteen were on the pay-roll of the firm in the summer of 1888. All members of the firm are practical artisans, and all jobs are personally supervised by one of them, thus affording evidence not only of their care and diligence as producers, but a guaranty to customers of absolute perfection of work. Their trade is in the city and State. Individually the members of the firm are held in high esteem by the community, and their continued growth and prosperity seem assured.

C. H. BRADLEY & CO.

Lumber Inspectors and Shippers—Cottrell Block.

One of the most prominent representatives of an important branch of the lumber industry in the Valley, is the lumber inspection and shipping house of C. H. Bradley & Co., located in the Cottrell block. Mr. Bradley is a native of Ohio, coming to Bay City in 1855, and commencing, in 1871, the business with which he has since been identified, with headquarters here, and branches at Au Sable and Oscoda, also at Menominee. Their business is the purchase of lumber for shipment to the Eastern markets, and the unusual facilities they possess for obtaining stock enables them to offer inducements to the trade that are unequalled, and have established them as the largest shippers in this vicinity.

Their purchases are made in all portions of the State, and either sent direct to the consignee East, or to the branches at Au Sable and Oscoda, which are managed by W. A. Rose, who owns an interest therein, and to Menominee, in which A. F. Underwood and John S. Coman own an interest, and under whose direction affairs

there are conducted. Their shipments from all these points embrace all grades and qualities of fine lumber, Norway pine, etc., and having a thorough knowledge of the business of inspecting these lines, as also entire familiarity with the requirements of the trade, and a well earned reputation for reliability and the prompt execution of orders, their services are constantly in demand by dealers and others. For three years prior to 1888, they handled an average of 100,000,000 feet of lumber annually, and during 1888 completed contracts involving the delivery of 125,000,000 feet of same. They employ a competent force of salaried assistants, including a number of expert inspectors, and ship largely to New York and Chicago, as also to distributing points in Ohio.

The members of the firm are well-known for their enterprise and honorable business methods, and the house is one of the best managed undertakings in the Lower Peninsula.

PITTS & CRANAGE.

Manufacturers of Lumber, Lath and Salt—Foot of Washington St.

One of the most extensive mill and salt properties in the State is owned and operated by Pitts & Cranage, a firm composed of Thomas Pitts of Detroit, and Thomas Cranage of this city, and located at the foot of Washington street. In 1853, the present mill site was occupied with a mill of limited capacity, erected by Baughman & Partridge. In 1856, the property was sold to the late Samuel Pitts of Detroit, who increased its capacity from 30,000 to 4,000,000 feet. In 1865 the capacity of the mill was again increased, and the firm of Samuel Pitts & Co. was established. Three years later Mr. Pitts died, and the firm of Thomas Pitts & Co. succeeded, to be in turn succeeded by the present firm. In 1874, the old mill with an annual capacity of 12,000,000 feet was destroyed by fire. The premises were at once rebuilt, however, and the capacity increased to 25,000,000 feet, and with the planing mills, river frontage, docking and shipping facilities, piling grounds capable of holding 9,000,000 feet of lumber, booms, a river frontage of 1,630 feet, etc., make up, as stated, one of the largest and most valuable plants of the kind in Michigan.

The mill proper is 150x100 feet in size, substantially built, and in all respects as complete in equipment, as experience can suggest or mechanical skill can supply. It includes a Wickes Brothers' powerful gang mill, two circular saws, steam feed carriage, edgers, trimmers, lath and heading mills, with other requisite appliances and tools. The engines supplying the motive power to this immense school of production, so to speak, are two in number, one of 250 horse-power, and the other of 160 horse-power, fed from two batteries of steel tubular boilers, one consisting of four boilers, each 5x12 feet, and one of two boilers 6x16 feet in dimensions each, also three other boilers.

The salt industry was established in 1863, under the administration of Samuel Pitts & Co., and embraces six wells, with an extensive salt block, packing house, cooorage and other buildings necessary to the business, the steam for operating which, comes from the three large boilers above named, the fuel used being automatically delivered into a refuse burner, connected with the latter equipment. The products of the mills include 25,000,000 feet of lumber, 4,500,000 lath, 1,200,000 staves and 300,000 pieces of heading; that of the salt wells 60,000 barrels of salt. The former is shipped east, the latter being disposed of through the Michigan Salt Association, of which the firm are members. The plant, located in the heart of the city, enclosed by tracks of the Flint and Pere Marquette and Michigan Central roads, enjoys in addition to water facilities, rail shipping conveniences, the value of which cannot be too highly estimated. It also includes within its area twenty-six tenement houses, erected also under the administration of Samuel Pitts & Co., for the special convenience of employes, who pay a nominal rent only, for the fullest complement of home comforts. They employ a force of 180 hands, many of whom have grown from youth to manhood, middle life and old age in their service, in addition to twenty-five horses, and do an annual business of very large proportions.

Of the members of the firm, Mr. Pitts resides in Detroit, and Mr. Cranage in Bay City, where he directs operations. They are representative citizens and manufacturers, types of the men who have erected cities and founded enterprises in the Lower Peninsula. Bay City owes its origin, development, growth and prosperity, to the liberality and public spirit of this class of citizens, a class among which Messrs. Pitts and Cranage are, and have been, the leading factors.

C. M. EMERSON.

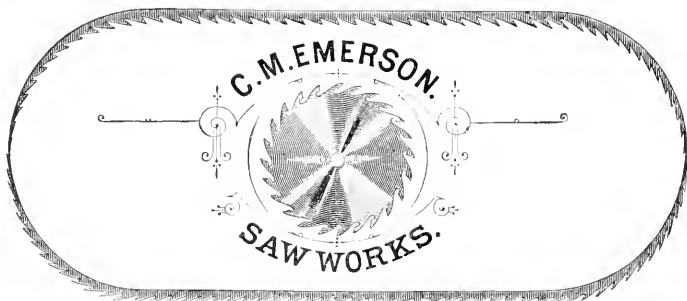
Saw Works—Repairing a Specialty—No. 240 North Water St.



By far the best known and among the most generally patronized establishments in Bay City, devoted to the manufacture, sale and repair of saws, are the saw works of C. M. Emerson, at No. 240 North Water street. They were established by Mr. Emerson in 1882, and have since been managed under his direction with annually increasing reputation and prosperity.

He is a mechanical genius, son of J. E. Emerson, of Beaver Falls, Pa., manufacturer of the famous Emerson saw, sold and used all over the world. And although a collegian, a medical student and pharmacist at times in his life, his natural aptitude for mechanics, has asserted itself and compelled his return to the business of his father. He has had twenty-three years experience as a saw manufacturer and repairer, and enjoys advantages in his special lines over

all other saw makers in the State. Of the four hundred large saws repaired by him during the past year, but two have been returned. He makes a specialty of repairing inserted tooth saws of all kinds, and keeps planer teeth in stock at all times, thereby enabling him to fill orders without delay, and if the saws sent him to be repaired are not needed for immediate use, they are stored until wanted for work. Another specialty of Mr. Emerson is the restoration of burnt saws by a process of his own, known as the "Damascus process," by which the injured tool is retempered, reground, polished and put in perfect order for operations. He also manufactures moulding and planing knives, and carries full stocks of all kinds of saws, except the buck saw, and tools for use by filers and gummers. In addition to the business above referred to, Mr. Emerson controls the patent right for



Michigan, Wisconsin, Ohio and Indiana of a recently invented automatic moulding machine, capable of turning out a superior grade of carved moulding for interior decoration of houses, in a manner more artistic and cheaper than that done by hand.

He employs a competent force of assistants, and his trade extends to every hamlet, village and town in Michigan, as also throughout the Northwest. He is known as one of the most expert and experienced in his line in the State, and his services are in constant requisition the year round, an expression of appreciation conclusive of the confidence reposed in him by the trade and the public.

BISSELL & MATHER.

Hardware, Stoves, Paints, Etc.—No. 201 West Midland St. West Bay City.



The extensive hardware house now owned and managed by T. E. Bissell and E. L. Mather, composing the firm of Bissell & Mather, was established by H. and H. S. Lewis in 1881. During 1887, the present firm purchased the business and have since directed its conduct with results so prosperous that they have been obliged to enlarge their accommodations and increase their facilities to enable them to supply the demands of the trade. They are located at No. 201 West Midland street, a site in the commercial center of West Bay City, adjacent to lines of transportation and otherwise desirable. They occupy a handsome two story brick building 25x125 feet in dimensions, attractively fitted up, neatly appointed and well equipped. Their stocks are very full and complete, selected and purchased with care and at prices that enable them

to offer the inducements of quality and rates not excelled in the Bay Cities. Builders' supplies are their specialty, and being provided with commodious yard and warehouse conveniences, they handle extensive lots of shingles, sash, doors, blinds and other lumber products. In hardware they are prepared to furnish all grades and every description of supplies in that line, of foreign and domestic manufacture, including shelf and household hardware, mechanical tools, appliances and cutlery; also paints and oils, with other articles appertaining to the requirements of the service.

W. D. RICHARDSON.

Sheet Music, Musical Instruments, Stationery, School Books, Artists' Materials, Etc.—No. 208 Center Avenue.

The enterprising music, book and stationery store of W. D. Richardson was founded in 1880 by G. E. Van Syckle. In the fall of 1887, however, Mr. Richardson purchased the establishment, and has since directed its management and interests with steadily increasing and profitable results, that furnish ample evidence of the high esteem in which he is held by the large trade to the wants of which he successfully ministers. Mr. Richardson is located at No. 208 Center avenue, a site of unsurpassed excellence, where he occupies handsome premises, 25x100 feet in dimensions, and furnished with all modern conveniences and facilities for the display of goods and the transaction of business, and where he carries a very large and complete stock of every article adapted to the wants of the trade. His specialties are sheet music and musical instruments of all kinds, also stationery, of which he handles the leading and most select lines, both imported and domestic; dealing also in school books, elementary and advanced, of all descriptions; miscellaneous books, blank books, pictures, picture frames, mouldings, artists' materials, nick-nacks, notions and *bijouterie* generally. This is the only store of its kind in the city, and the trade, which is largely local, is of no inconsiderable magnitude throughout the surrounding country. He employs a full staff of competent and courteous assistants, and is a prominent figure in commercial circles, owning an establishment of elegant and remarkable features, furnishing only the best qualities in the line of goods offered, and achieving a success upon the basis of deserving merit.

SELIGMAN & ROSSMAN.

Wholesale and Retail Clothiers—No. 1004 Water St.

The wholesale and retail clothing house of Seligman & Rossman was established by Joseph Seligman (brother of "Little Jake" Seligman, the millionaire banker of East Saginaw) and Frank Rossman, in 1880, and has grown to be one of the strongest and most important, in its line, in the Lower Peninsula. They have built up a large and growing business which extends in almost every direction throughout the vast extent of territory naturally tributary to Bay City.

They occupy the two-story and basement building, 25x100 feet in size, at No. 1004 Water street, commodious premises, handsomely and accessibly located, and conveniently arranged for purposes of the trade. The basement is used for the storage of stock, the first floor for the display and sales departments, and the second floor as the merchant tailoring department, in which every facility is furnished for the making up of garments in the latest style of fashion, or as the taste of customers may suggest. They carry very large stocks of ready-made clothing, products of the best Eastern manufactories, selected with discriminating care, and suited to the requirements of the trade. They also keep on hand equally large supplies of hats, caps, furnishing goods, boots and shoes, notions, and special lines of garments adapted to the substantial wear required in the lumber mills. They do a large and annually increasing trade in Bay City and vicinity, besides supplying a demand among lumbermen and farmers throughout the North and West portions of the State, and giving employment to a full force of clerks and salesmen.

The members of the firm are active, enterprising citizens and merchants, who have a large capital invested, and have done much to develop the industrial resources of this section. Their house stands very high in commercial circles, and the trade it enjoys is the product of its enterprise, the quality of its output and its fidelity to correct business methods.

WILLIAM LOOSE.

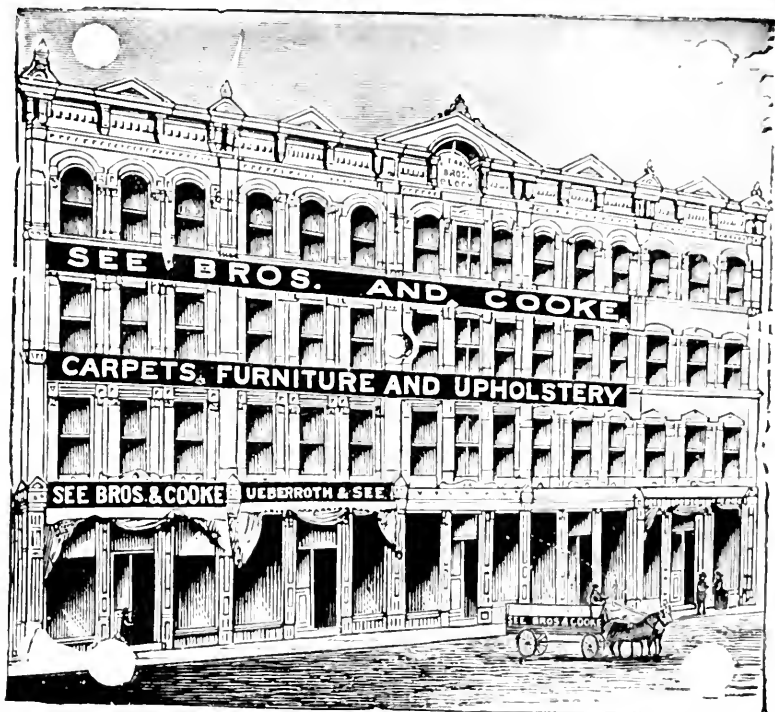
Mfr. and Dealer in Furniture and Funeral Director—Midland and Henry Sts.—West Bay City.

One of the oldest manufacturers of, and dealers in furniture in Bay County, is Mr. William Loose, whose place of business is at the corner of Midland and Henry streets, West Bay City. Beginning operations in a small way during 1864, he has grown with the years, extending his field of usefulness, and building up a trade, both extensive and prosperous. He owns and occupies an imposing brick building at the corner above stated, one of the most accessible and desirable locations for trade in the city. The premises are three stories high, 50x100 feet in dimensions, finely furnished and equipped, with large and attractive show windows, also every convenience for the display of stock, or the transaction of business. He carries very large and complete lines of everything in the way of furniture, or appertaining thereto. On the main floor are bedroom suites, wardrobes, cabinets, etageres, sideboards, chiffoniers, book cases, parlor tables, etc., in the latest and most artistic designs, in black walnut, panelled oak, mahogany, rosewood, and other choice woods. The upholstery department occupies the second floor, embracing beautiful parlor suites, easy chairs, fancy occasional chairs, *tete-a-tetes*, etc., finished in rich velvets, silk, brocatelle, satin, etc., of the best material, and sold at the most reasonable prices. This floor also contains an infinite variety of *bric-a-brac* and small articles appropriate to parlor and drawing room decoration. The third floor is devoted to the display of chairs and medium grades of furniture. The concern as a whole is not surpassed in the State in point of equipment and stock, and does a large and steadily increasing trade in Bay City, West Bay City and throughout the surrounding country.

Mr. Loose is also an undertaker and has been for many years. He furnishes caskets of all descriptions, hearse, carriages and the entire outfit for funerals, and gives his personal attention to duties incident to that department.

SEE BROTHERS.

Manufacturers and Dealers in Furniture, Upholstering, etc., Center St. bet. Washington and Adams.



The furniture and upholstering house of See Brothers, was established in 1880, by James A. See and John A. See, and has grown to be one of the largest and most conspicuous of any enterprise of its kind in this portion of the State. The brothers are go ahead, enterprising men, and have secured an enviable reputation and a substantial success in the management and direction of their large establishment.



fancy articles; the second floor—covering four stores to a superb exposition of

They are located in Shearer's new block, Center street, between Washington and Adams streets, a "coign of vantage," so to speak, unsurpassed for business purposes. The premises consist of thirteen spacious floors, giving an area of 30,000 square feet floor room—being the whole of a four-story building, and the three upper floors of each of the three adjoining buildings. Each floor is a department in itself, stocked with full lines of the commodities carried, easy of access by means of the improved elevator service employed, and handsomely and conveniently adapted to special uses. The first floor is appropriated to the display of very elegant lines of bed-room suites and

ingrain, Brussels, velvet and Moquet carpets and rugs, and where the stock is as large and varied as that of any establishment, dealing exclusively in those goods. The third floor—also covering four stores—is in part occupied with artistic, high class, and medium bed-room sets in mahogany, panel oak, walnut, cherry, maple and other choice woods, where also are to be found fancy tables, chairs, book-cases, davenports, brackets, etc.; the remaining space on this floor to the display of their magnificent upholstery. Here may be viewed drawing-room and parlor suites, occasional chairs and divans, etc., of the rarest woods, and elegant designs, upholstered in rep, velvet, brocaded silk and satin, the upholstering of which is done by the firm. Here also are to be seen sideboards, etageres, escritoirs, hall stands, brackets, knick-knacks, etc., in the latest designs and bewildering varieties. The fourth floors are used for upholstering and finishing, and as the store room for a large surplus of medium grades of upholstered goods. A large and varied line of baby carriages are also kept. This house is the largest of its description in the Valley, giving employment to from fifteen to twenty-five skilled workmen, and doing a large trade in the city and the tributary country.



The firm members possess the confidence of the trade and the commercial community. The house is representative of its class in the State, and the large trade enjoyed is the natural result of the superior advantages offered purchasers in price and products.

W. S. GILMORE.

Personal Security Bank—No. 817 North Water St.

The Personal Security Bank was established by W. L. Root, in 1874, and in September, 1887, he disposed of his interest to W. S. Gilmore, who has since directed the management with ability and liberality. Its line of operations includes the discounting of paper, advances upon mortgages, lands, farms, farm stock, logs, lumber, collaterals of market value, and personal security. The business has steadily increased in volume, and is characterized by fair dealing and honorable business methods.

PRATT & KOEPPE.

Architects and Superintendents—Office No. 5 Bank Building, Center St.

Among the most prominent architects and building superintendents in Bay City, is the firm of Pratt & Koeppe, made up of Leverett A. Pratt and Walter Koeppe. Mr. Pratt has enjoyed a professional experience of nearly twenty years, and Mr. Koeppe twelve years' experience among the craft, and both have designed and superintended the erection of some of the most notable business and residence structures in the State. The present partnership was organized in 1880, and since that date, they have been constantly occupied in the application of their art to the construction and remodelling of edifices, paying special attention to ecclesiastical and school architecture. Among the buildings they planned and directed erection or remodelling of, is the St. James Roman Catholic church, the Industrial Works block, the Warren, Averill, Concordia, Miller, Eickmeyer and other public buildings; also every public school edifice in Bay City, with one exception, with very many private residences here and elsewhere. Their work during the season of 1888 embraced the Smalley Brothers' and W. H. Miller & Co.'s new warehouses on Saginaw street, the residences of Mr. Cheseboro, W. L. Clements, L. Goebel, O. A. Watrous, George Lewis, H. C. Hitchcock and others; the Farragut and Fremont avenue school buildings, all in Bay City; the residence of the Hon. S. O. Fisher, the finest in this district, and the Kolb school in West Bay City; the court house, sheriff's residence and jail, the Roman Catholic church, and two fine residences at West Branch; three school buildings, the opera house and Baptist church at Midland; hotel, store block and Catholic church at Gladwin; Roman Catholic churches at Essexville, Alpena, Merrill and Mount Holly; town-hall at Metamora; court house at Mio, school building at Sterling, large warehouse at Columbiaville, and many smaller buildings, etc. They possess the highest order of abilities and are familiar with the requirements of every school of design, bringing to their professional aid not only these but other qualities of excellence.

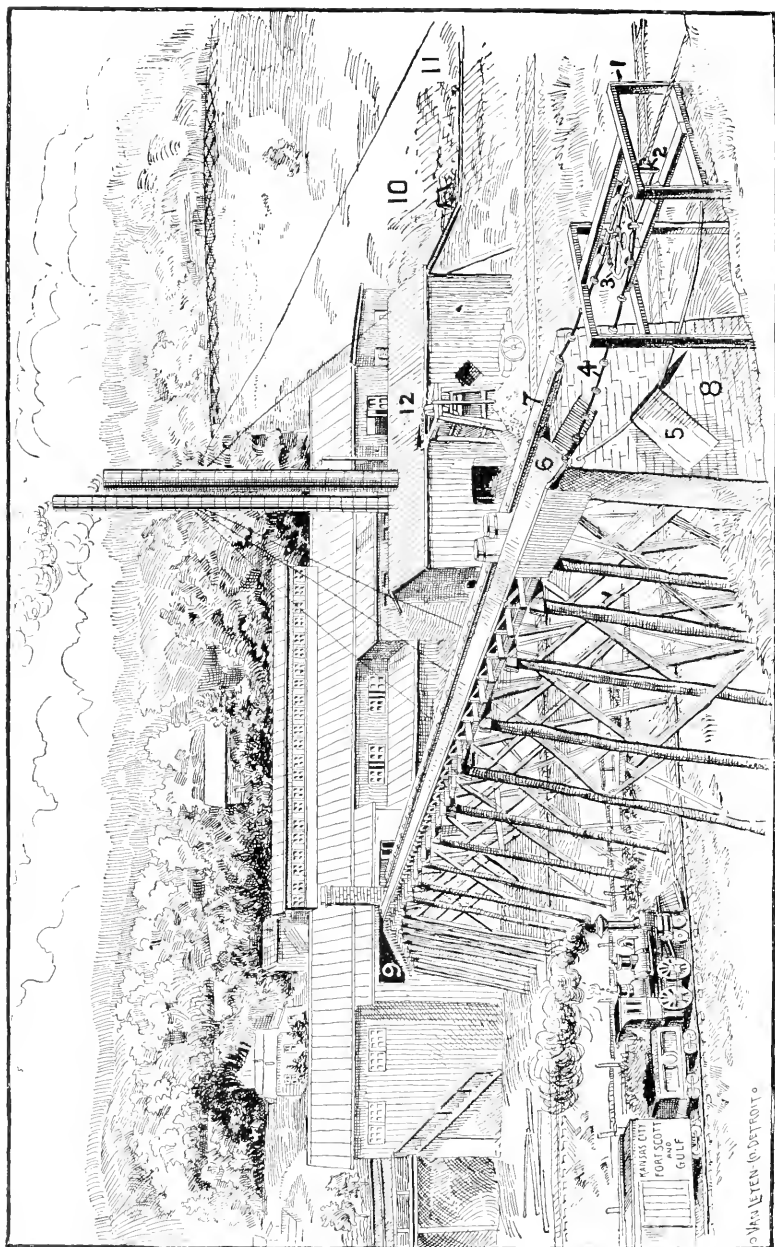
They are located in suite five, Bank building, Center avenue, and respond to applications for services from all parts of the State.

HULL & TILTON.

Druggists and Pharmacists—No. 402 Center Ave.—Prescriptions a Specialty.

The drug house of Hull & Tilton, though a recent acquisition to the commercial interests of Bay City, is daily growing in importance and financial prosperity, carrying a large stock and covering, in its transactions, a wide growing demand. C. W. Hull, the senior partner, had up to March, 1888, been in the employ of L. S. Coman; while B. E. Tilton had up to the same time been associated with the firm of Mason & Beach, both representative and prominent drug houses of Bay City. At the date last mentioned, however, Hull & Tilton began business for themselves, and established the present firm, which is rapidly increasing its trade as a result of the superior selection of stock, the prices asked and the equity and accuracy attending the transaction of business. They occupy the main floor and basement at No. 402 Center avenue, a location unsurpassed for mercantile purposes, fronting 25 feet on the avenue, with a depth of 100 feet, handsomely fitted up, and arranged in a manner especially attractive, at the same time with commendable regard to the requirements and conveniences of the trade. They carry large and complete stocks of every commodity catalogued on the invoice of druggists' supplies, embracing drugs, chemicals and druggists' sundries, surgical instruments and appliances of the best make, choice perfumery and toilet articles, homeopathic medicines, specially superior wines and cordials for medicinal uses, and the brie-a-brac and delicate textured notions, such as soaps, brushes, pomades, etc., kept in first-class establishments of the kind. They also deal largely in cigars of the choicest imported, Key West and domestic brands. Their specialty is the compounding of prescriptions, which are prepared with the greatest care and from the purest materials. They employ a staff of thoroughly competent assistants, and do a high-class trade with residents of Bay City and vicinity, as also among transients.

The members of the firm are experienced chemists, and the outlook for business is in the last degree encouraging.



M. GARLAND—STANDARD MACHINERY WORKS.—SEE OPPOSITE PAGE.

M. GARLAND.

Standard Machinery Works and Mill Supply House—No. 711 Water St.

The Standard Machinery Works and Mill Supply House is a consolidation of two large enterprises. Mr. M. Garland established the mill supply business in 1876, and has recently secured exclusive ownership of the Standard Machinery Works, combining the two enterprises in one establishment, and greatly augmenting the facilities for supplying a large and rapidly increasing trade. He is a practical engineer and machinist, and possesses an inventive genius, that, during his career, has found frequent expression in the discovery of mechanical aids and appliances, that enhanced in value with years, and with the years have come into general use. When but a boy of twelve, he was the responsible engineer in his father's saw-mill, and the ability he has since displayed in the field of mechanics, doubtless received its first impetus from the experience acquired at the primitive backwoods enterprise of a former generation. From 1876 to 1885, the firm of Emery & Garland controlled the works, since when Mr. Garland has directed their operations, assisted by his son, Henry W. Garland, who has inherited in no small degree the genius and practical business ability possessed by the father, and who has charge of the office affairs of the concern, and looks after its financial interests.

The machine shop is located at the corner of Twenty-sixth and Water streets, in a substantially constructed building, two stories high and 60x100 feet in proportions, and furnished with all the latest tools and machinery, many of which are his own invention, requisite to the business conducted. His line of manufacture embraces everything known to the domain of special machinery or labor-saving devices used in saw-mills, planing mills, box factories and other industrial establishments, operated either by steam or water power. They include Garland's improved saw-dust and fuel feeder, Garland's improved slab and edging cutter, Garland's patent steam log deck, Garland's live roll lumber trimmer, Garland's patent cable-power transmission, and conveyers for conveying saw-dust, coal, iron, grain, etc., Kline's steam log roller and steam power cutting saw, the Eureka combined gang bolter and lath mill, stave and heading machinery, etc. He is also agent for the machinery of E. P. Allis & Co., and Filer, Stowell & Co., for the Wicke's gang and Simond's saws, and Prescott's steam feed; Hill's niggers, Covell's saw sharpeners and swages. His specialty is the designing of machinery adapted to special purposes, and the planning and construction of saw-mills. In these departments he enjoys unexceptional advantages and has unrivalled facilities. He employs a force of thirty experienced and accomplished operatives at the works, and a staff of draughtsmen, designers and clerks at the office, and his trade extends all over the Union, he having but recently completed saw-mills at Louisville, Ky., at points in the lumber districts of Arizona, Texas, Mississippi, Georgia, the Carolinas and elsewhere, where first-class work is indispensable to the service demanded. He furnishes mills with any equipment from a complete outfit, insuring perfection in construction, and guaranteeing every article sent out by the Standard.

The trade of the works has shown a steady increase since their organization. The products are in demand throughout the country, and their quality and durability, which are universally conceded, speak in no uncertain language a tribute to the success of the undertaking, and the ability with which Mr. Garland directs its management.

A. TROMBLEY.

Root and Birch Beer, Ginger Ale, Pop and Cider—No. 507 First St.

A leading establishment, engaged in the exclusive manufacture of this line of products, is that of A. Trombley, who began the business in 1876, and for upward of twelve years has enjoyed an uninterrupted prosperity. He is located at No. 507 First street, corner of Jefferson, in premises two stories high and 25x80 feet in dimensions. His equipment embraces a complete outfit of D. Puffer & Sons' machinery and appliances, for the making of the choicest quality of goods in his line, and he has completed arrangements for the introduction of steam apparatus, for the manufacture of mineral waters, which are now made by hand. He employs a staff of assistants and two wagons, to meet the demands of a trade that is large and increasing, in Bay City and the surrounding country.

HAWLEY & FITZGERALD.

Wholesale and Retail Dry Goods and Carpets—Nos. 312 and 314 Center St.



The wholesale and retail dry goods house of Hawley & Fitzgerald is the oldest in its line in Bay City, and one of the most prosperous and ably managed in the State, owning and directing, in addition to the business here, branch establishments at Alpena and Oscota. The foundation for the present large enterprise was laid by Mr. C. R. Hawley in 1865, in this city, where he managed his investments and controlled affairs, with annually increasing success, for a period of eighteen years. In 1883, the present firm, composed of C. R. Hawley, B. M. Hawley and J. W. Fitzgerald, was organized.

They occupy the handsome three-story and basement stone-front building at Nos. 312 and 314 Center street, the most fashionable promenade in the city, and unsurpassed as a business location. In addition to this, the building is otherwise advantageous, being 50x120 feet in dimensions, and handsomely and conveniently appointed and arranged, for sales and display purposes. The stocks carried are heavy, embracing full and complete lines of linens, domestics, prints, dress goods, in silk, velvet and satin; embroideries, laces, gloves, hose, shawls, coats, cloaks, ladies' furnishings, notions, nick-nacks, toilet articles, *bijouterie*, etc., etc., in great variety, and of the best qualities. They have also a dressmaking department connected with the store proper, wherein twenty hands are employed, and where the most fashionable garments are made, under the direction of an accomplished lady tailor, equaling in cut, style, make and trimmings, the exquisite productions of the most artistic purveyor in this special line. They also employ a force of twenty clerks and salesmen, in addition to the staffs employed at Alpena and Oscota, which are severally managed, by J. W. Fitzgerald at the former, and N. G. McPhee at the latter city. They do a large business in Bay City and vicinity, with a considerable jobbing business in Northern and Northwestern Michigan.

McCASKILL, TROMBLEY & BROWN.

Dealers in Pine, Hardwood Lumber and Logs No. 709 North Water St.

Among the prominent concerns that have contributed in no small degree to building up and promoting the manufacture, particularly of hardwood lumber, none occupy a more enviable position than the firm of McCaskill, Trombley and Brown, composed of T. McCaskill, D. H. Trombley and C. T. Brown. The firm was organized in 1886 and, brought to the consummation of its objects, a thorough knowledge of the business upon which it had entered, large capital and familiarity with the trade which it supplies. They have met with an abundant success, and have materially aided to swell the trade in lumber products from the Saginaw Valley. Their logs are purchased by agents of the firm, owners of stumpage grounds, the latter delivering the purchases at convenient mills, where they are cut and thence shipped to the order of the firm, to points east and south. They also sell logs to mills that are without stock, or purchase logs from owners without mill facilities, and contract with such mills to saw the same. Their operations are of a very extensive character, involving the entire seasons out of many mills and indirectly furnishing employment to a correspondingly large force of hands, clerks and assistants.

They are located at No. 709 North Water street and make a specialty of hardwood lumber adapted to the furniture and car trade, though handling very large quantities of pine lumber, which are shipped to the eastern markets, the hardwood being disposed of to factories west and south. During the season of 1888, they disposed of about 8,000,000 feet of this latter commodity, besides contracting for the delivery of even larger amounts for 1889, one contract alone including the delivery of 5,000,000 feet and upwards.

Their business, especially that of making Bay City a source of supply for hardwood lumber, is steadily increasing and extending, and the firm is more extensively operating in the development of the latter than any other house similarly engaged in Bay City. They are enterprising, energetic, representative men and well deserve the large measure of success which attends their efforts.

H. E. MEEKER & CO.

Wholesale and Retail Groceries and Provisions—1006 and 1008 Water St.

One of the long established and prosperous commercial houses in Bay City, is the wholesale grocery establishment of H. E. Meeker & Co. A house that is old without bearing marks of decay, progressive in its policy, liberal in its dealings, enterprising in its management and successful in its career, it occupies a front rank in mercantile circles, and an enviable position in the domain of trade. The business was founded in 1872, under the firm name of Meeker & Adams, which remained unchanged until the Spring of 1887, when Mr. Adams retired, and S. F. Greenizan purchasing his interest, the present firm was organized. At the same time, the premises occupied were reconstructed, improved and enlarged, furnished with an entirely new and fresh stock of goods, and supplied with every convenience and auxiliary that would facilitate the dispatch of business, or contribute to the requirements of the trade. They are located at Nos. 1006 and 1008 Water street, in two-story and basement premises, 60x100 feet in dimensions, occupying in addition, the commodious basements of the stores adjoining, which are used for storage and warehouse purposes. The main sales-room is handsomely appointed, having very much the appearance of an "Italian warehouse," as was recently remarked by a competent critic, so profuse is the display there of potted meats, preserved fruits, delicacies, etc. The stock carried includes all lines of staple and fancy groceries, condiments, preserves, fruits, provisions, etc., in varied and complete assortment, the firm also handling orders for boat and lumber supplies, having special arrangements for promptly and satisfactorily filling same. They employ a force of twelve courteous assistants, operate three wagons, and supply a large local demand, in addition to serving an extensive jobbing trade in the northern and northwestern portions of the State.

The individual composition of the firm are men of enterprise and practical experience, and the manner in which the business is conducted has inspired confidence among a large and valuable constituency.

HITCHCOCK & BIALY,

Manufacturers Band Sawed Pine and Hardwood Lumber—2412 South Water.

What is known as the finest band mill in the Valley, is owned and operated by the firm of Hitchcock & Bialy. It is also one of the oldest mills in the city, having been established in 1852 by H. D. Braddock & Co., for the purpose of supplying the demands of that period with ship timber. During the years immediately ensuing, the concern passed through a varied experience, its management was several times changed, and the plant several times rebuilt.

In 1867, Mr. Hitchcock, of the present firm, succeeded to the ownership, and in 1872 the firm of Hitchcock & Ingraham was organized, so continuing until 1876, when through the death of Mr. Ingraham the firm was dissolved, Mr. Hitchcock continuing the business as sole owner from that time until 1885, when the firm of Hitchcock & Bialy was established. During 1886 it was supplied with band saw appurtenances, and as stated, enjoys the reputation of the finest band mill in the Valley.

The saw-mill is a commodious structure 150x100 feet in size, and furnished with a full and valuable line of machinery, adapted to the requirements of the manufacture, which includes band and circular saws and steam feeds, which, with other mechanical devices and labor-saving appliances, are driven by two powerful engines of eighty-five and one hundred horse-power, respectively, fed by four steel tubular boilers, each four by twenty-two feet in dimensions. The value of the band saw consists in the capacity it possesses of turning out a greater product per log than either the gang or circular saw, its blade being so fine that very little waste of material attends its operation. The result is that the band saw is gradually taking the place of other patterns, and where both are used the choice logs from which fine lumber is obtained go to the band saw. Its value, if only as a device for the promotion of economy, cannot be too highly estimated, and the precedent established by Hitchcock & Bialy in its general adoption, must in a brief time be adopted almost universally. The capacity of the mill is stated at 12,000,000 feet of lumber and 3,000,000 of lath, affording employment to a force of sixty hands and six teams, and supplying an extensive and rapidly increasing and extending demand throughout Michigan and the eastern states. The firm also conduct logging operations during the winter, and give employment to sixty men in that branch of the business.

The members of the firm are men whose enterprise and business methods are too well known and too highly esteemed to require comment. The reputation of the enterprise and its product is as substantial as it is deserved.

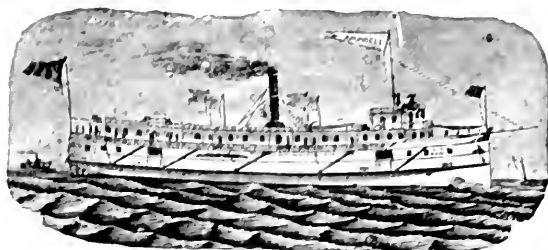
J. E. BASSINGWAITE & CO.

Livery and Boarding Stable—Saginaw St. bet. Center and Sixth Sts.

J. E. Bassingwaite & Co. carry on one of the most complete in equipment, accessibly located and generally patronized livery and boarding stables in Bay City. They established the business in November, 1887, commencing in a small way and coming into prominence and popularity through their possession of meritorious qualities, and their exercise of enterprise and honorable methods in their transactions with patrons and the public. Their stables, situated on Saginaw street, between Center and Sixth, a site of superior excellence, are 50x120 feet in dimensions, of wood, affording ample accommodations and supplied with conveniences for sanitary purposes, and the safe removal of the animals in case of fire. In this latter particular the premises are specially desirable, the stables, carriage houses, harness rooms and offices being on the ground floor, whence exit is easy of accomplishment, and by numerous means. They carry sufficient stock, in point of numbers, to meet the select demand to which they cater, many of the horses being high priced as roadsters, together with a full equipment of carriages, buggies, sleighs, cutters and other conveyances, also other aids and auxiliaries in the line of robes, horse clothing, harness, etc., etc. Besides their own horses, among which is a very valuable pacer, they board a number of gentlemen's driving animals, and establishments. They employ a competent force of hands, and do a large and steadily increasing local trade.

SHORE BOATS.

Detroit, Bay City and Alpena Line. Dock, Foot of Fifth St.



The facilities for transportation by water enjoyed by the Bay Cities, are in no small measure entitled to precedence among agencies that have created and promoted their prosperity. Railways long since ceased to be an experiment, and with their growth travel by water has not been so general. A leading line of steamers, which maintains

its ascendancy, is that operated between Bay City and Alpena. It was established by Darius Cole and Ira P. Holt, in 1873, and during the season of navigation is the favorite route to the upper lakes and intermediate ports. The steamers employed in this line, the "Arundel" and "Metropolis," are staunch and seaworthy models of marine architecture, rapid sailers, and furnished with every luxury and convenience that can in any way contribute to the comfort or safety of passengers. They are commanded by skillful and experienced navigators, leave opposite ports daily, and make the trip from dock to dock in less than fourteen hours. They make direct connection at Bay City with railway communication to the East, South and West, and at Alpena for the Mackinaws and other points north and in Canada. They offer superior inducements in the way of rates, fare and accommodations to travelers and freighters, and for speed and reliability are not surpassed by any similar enterprise on the lakes.

The owners of the line are among the oldest in the business, Captain Cole having been proprietor of the first line of steamers to ply between the Bay Cities and the Saginaws, while Captain Holt has been equally prominent and influential in marine circles. The company's docks are at the foot of Fifth street, and the business is managed by A. R. Lee, to whose efforts the popularity of the line has been enhanced and extended. A force of sixty hands are employed in the management of the steamers.

BAY CITY STEAM BOTTLING WORKS.

S. Littauer. Corner Fourth and Water Sts.

One of the oldest establishments in the Valley, devoted to the sale of imported wines, liquors and cigars, is the Bay City Steam Bottling Works, owned and conducted by Mr. S. Littauer, by whom it was founded in 1865, being also known to the trade as the "Bodega." He is located at the corner of Fourth and Water streets, the premises occupied having a frontage of 25 feet on Water street, with a depth of 120 feet on Fourth street, a site for commercial purposes unsurpassed, and equipped with every convenience and facility for the display of goods and the transaction of business. The stock carried is large and varied, including the choicest brands of liqueurs, cordials, brandies, wines and whiskies. In addition, he carries a full line of imported Havana cigars; also Key West and other domestic manufactures, both in cigars and tobaccos, and his long experience and consequent familiarity with the requirements of the trade, aids in his catering to all branches of the business in a manner most successful and profitable. He also bottles beer, of which he has the entire control of the Detroit Brewing Co.'s fine Bohemian Lager for this section, as also ale and porter, in which he does an extensive trade, and owns large warehouses and ice-houses for the surplus stocks of his commodities, on Michigan Central tracks, accessible and convenient for the receipt or shipment of goods. His business is managed according to the most equitable business methods, and the purity and superiority of his stock, have not only given him an extended trade in Bay City and throughout the Valley, but made his undertaking prominent among the leading interests in this section.

THE VALLEY SOAP CO.

Seth McLean & F. L. Westover, Proprietors—Twenty-sixth, near Water St.

The most recent establishment in the line of manufacturing industries, located in Bay City, with full equipment for a successful and prosperous career, is the Valley Soap Company. It was organized early in 1888, by Seth McLean and F. L. Westover, both representatives of the type of manhood to whom Bay City owes its importance and prominence as a producing and trade center.

The company occupy commodious premises on Twenty-sixth street near Water. They consist of a one-story building 50x200 feet in dimensions, and well lighted and ventilated, an annex 30x100 feet, and a brick boiler and engine house. The machinery and appliances required, are of a special character, made expressly for the purpose, the soap being manufactured under a special process, the company's invention, for which the machinery ordinarily employed in establishments of a similar character would be inadequate. The range of products turned out embrace every grade of soap from the finest to ordinary, in the line of toilet, bath and laundry, composed of the best materials and employing the most skillful operatives in its compounding and manufacture. A force of competent hands ranging in number from twenty-five and upward, as the requirements of the business demand, are retained in the constant service of the company, and when run to their full capacity, the works turn out a total of one thousand boxes of soap per week. The trade which is steadily increasing, locally and throughout the State, extends also into Indiana, Illinois, Ohio, Wisconsin and elsewhere, where the product of the company has become known and valued as an article of absolute worth.

The gentlemen composing the firm are representatives of the commercial and manufacturing circles of Bay City, who in the founding of the Valley Soap Company and of other enterprises have manifested their public spirit and business sagacity. Mr. McLean is also head of the extensive firm of S. McLean, Son & Co., lumber and salt manufacturers, and Mr. Westover is conspicuous in other fields of usefulness. The company began its career under the most favorable auspices, and its success has been correspondingly substantial and prompt.

DAUNT & SHARP.

Carriages and Sleighs—Nos. 1108, 1110, 1113 & 1115 Washington Ave.

The largest carriage factory in Bay City, carrying a heavy stock and doing a large trade, is that of Daunt & Sharp, composed of William J. Daunt and Edgar M. Sharp. Along in 1879 Mr. Daunt established the firm of Daunt & Smith, which was continued one year, when Mr. Sharp purchased the Smith interest and the present firm was organized, and has enjoyed a successful career. They occupy commodious premises at Nos. 1108, 1110, 1113 and 1115 Washington avenue, a location of great desirability and convenience, consisting of a two-story brick building, 50x120 feet in dimensions, well fitted up, apportioned and appointed, and supplied with requisite machinery. The main floor is used for manufacturing purposes, the painting and finishing rooms, with a handsome suite of offices being upon the floor above, and the repository or display warehouse in the two-story building, 50x120 feet in size, directly opposite the factory on Washington avenue. Their line of manufacture embraces only the highest class of vehicles, from the best materials and constructed in the most attractive styles. They include buggies and carriages of every description, sleighs, cutters, bobs, etc., in all of which they carry full lines, from which to make selections. They employ a force of thirty experienced operatives, and supply a large and substantial demand in Bay City and vicinity, as also throughout the State, north to Sault Ste. Marie and in the extreme northwestern sections.

Mr. Daunt is a native of Rome, N. Y., and settled here in 1874. Mr. Sharp comes from Mount Morris, also in New York, and located in Bay City during 1871. Both gentlemen are practical business men of large experience, pushing, energetic and enterprising. Their house is the only one in its line in the city carrying a full stock, and the large trade which it supplies is expressive of the confidence in which the products are held.

J. E. HAWKINS & CO.

Wholesale and Retail Grocers—No. 710 Washington Ave.

The necessity for first-class commodities in the line of supplies carried by dealers in groceries and provisions, is so universally conceded, as to leave no room for argument. Bay City is peculiarly favored in this respect, and a large and steadily increasing patronage as steadily expresses its substantial appreciation of the care exercised in the behalf mentioned by the firm of J. E. Hawkins & Co. The house was established in 1886, and its individual composition J. E. Hawkins, John N. McDonald, and John A. McDonald is a guaranty of its worth, commercially, financially and in other respects. They are all representative men, the Messrs. McDonald being owners of the Bay City Flouring Mills, the first merchant flouring mills in the city, with a present daily capacity of 150 barrels, and whose brand—"Gold Dust" is esteemed the best flour on the market; men with large interests and responsibilities, who bring to the management of business undertakings, enterprise, commercial experience and methods. Under such influences was the firm of J. E. Hawkins & Co. created, and under such influences has its operations been conducted. They are very desirably located at No. 710 Washington street, opposite the postoffice, in the business center of the city, and carry heavy and complete lines of goods adapted to the trade. They occupy the main floor and basement of the building, commodious quarters, 25x100 feet in dimensions, arranged, convenience and equipped with all requisite accommodations for trade and display purposes. Their stock embraces the purest and freshest commodities in the several lines of staple and fancy groceries, teas, coffees, sugars, etc., potted and canned meats, condiments and delicacies, fruits and confectioneries, foreign and domestic; provisions, lumbermen's, farmers' and boat supplies, etc., in great variety and of unexcelled quality. They employ an adequate force of assistants, and cater to a fine family retail trade in the city and country, as also to the supplying of farmers, boats, etc., and conduct an extensive jobbing business in Northern Michigan. The facilities possessed by the firm, the purity of their goods, and their equitable business career, have not only contributed to swell the volume of trade, but afford indubitable and invaluable evidence of the material of which the commercial circles of Bay City are composed.

WILLIAM H. NEWCOMBE.

General Blacksmith and Carriage Maker Harrison St. bet. 32d and 33d Sts.

□ A manufacturing industry of comparatively recent establishment, but which has succeeded in the most decided manner, is the blacksmith and carriage works of William H. Newcombe, located on Harrison street, between Thirty-second and Thirty-third streets, in South Bay City. The concern was organized under the firm name of Newcombe & Winterhalter, in 1885, and continued operations under their joint management until June, 1888, when Mr. Newcombe purchased his partner's interest, and has since remained sole owner of the plant. The premises at the above designated site on Harrison street are commodious, and were erected for the special occupation of manufacturing industries. They consist of a two-story building, 40x100 feet in size, occupied as a carriage factory and ware-room, and well equipped for either purpose. To the rear of this is the blacksmith shop, in dimensions 100x50 feet, and equally convenience and adapted to the line of work carried on therein. His range of manufacture embraces every description of vehicle, including carriages, buggies, trotting wagons, skeletons, sulkies, democrats, as also conveyances for work in the lumber camps and on the farm. He also does repairing of every kind connected with blacksmithing and horse-shoeing, and in the latter branch uses only hand-made shoes and other products of the latest design. Mr. Newcombe is a man of indefatigable enterprise, and is concluding arrangements for the extension of his field of operations, and an increase of his facilities and output. When such arrangements are consummated, he will keep on hand a full stock of carriages, etc., and so equipped as that he will be able to materially promote their manufacture. He employs a full staff of competent mechanics, and does a large and steadily increasing trade among a class of patrons who demand the quality of materials Mr. Newcombe uses in his products.

BAY CITY BANK.

Capital and Surplus, \$200,000 No. 200 Center Ave.



The Bay City Bank, recognized as a substantial and reliable banking institution, with methods conservative and credit of the highest character, was organized in 1871, with a capital stock of \$50,000; George Lewis, President, and George H. Young, Cashier. In 1883, Mr. Lewis was succeeded by William Peter, the present incumbent of the presidency, which has been the only change made in the *personnel* of the bank officers since its incorporation. In July, 1873, the capital stock was increased to \$100,000, again to \$150,000, and at the close of the fiscal year ending July 2, 1888, was stated, with accrued surplus, at \$200,000, and deposits amounting to nearly \$660,000.

The premises occupied are handsome, commodious and convenient to the business center of the city, being located at No. 200 Center avenue, and equipped with appliances and facilities for the safe-keeping of the funds and the transaction of business. They do a general banking business, discount and deposit, the making of collections at low rates, the purchase and sale of foreign and domestic

exchange, etc. There is also a savings department, offering superior inducements to the thrifty and industrious to lay up, in small deposits, sums that will eventually aggregate large amounts. This branch of the business is largely patronized, and interest is paid upon such deposits at the rate of four per cent. per annum. The bank has correspondents with financial institutions in all leading cities, and does a large business in Bay City and the surrounding country.

The present directors are: William Peter, George Young, George H. Young, Isaac Marston, George Lewis, A. McDonnell and J. Wentworth. They are all well known and substantial representatives of manufacturing, commercial and financial circles of Bay City, and direct the affairs of a bank, than which no similar institution offers superior facilities for the convenient prosecution of financial business.

P. C. FLOETER & CO.**Architects No. 18 Munger Building, Center and Saginaw Sts.**

The architecture of a city is the evidence of its growth and development, and to no one profession is a city more substantially indebted for its success than to the architect. In the possession of artists in this line of business, Bay City is specially fortunate, and among the leading and distinguished firms thus engaged is the firm of P. C. Floeter & Co., composed of P. C. Floeter and William Kauffman. They are gentlemen of eminent abilities, whose services have been enlisted in the designing of edifices of remarkable proportions and exceptional finish, here and elsewhere. The firm was established in 1882, succeeding to the business of Watkins, Hidden & Arnold, and from the commencement of their career, furnishing plans that have met instant and commendable approval. They occupy a handsome suite of offices at No. 18 Munger block, corner of Center and Saginaw streets, where they carry on the business in all its details, and where a full staff of accomplished draughtsmen are constantly engaged in putting into form their artistic architectural conceptions. Notable among the buildings they designed, and which have been erected in Bay City under their personal supervision are: The Griswold building, the new Methodist church, the Episcopal church, Harmon & Verner's business block, the fine private residence of Dr. Vaughan, Joseph Eastwood and others; St. Paul's church in East Saginaw, also the large mortuary vault, chapel and conservatory in the same place; the rebuilding of St. John's church, with the guild house and rectory attached to that parish, in Saginaw City, the Court street Methodist church at Flint, Grace Episcopal church at Port Huron, the Masonic Temple at Ludington, the famous Wright House and Sanitarium erected at Alma for A. W. Wright; the workshops built for the Detroit, Lansing & Northern Railroad at Ionia, at a cost of \$175,000; the large railroad depot at Clare, etc., also furnishing the plans for thirteen railroad depots on the line of the Toledo, Saginaw & Mackinaw Railroad, and many other public and private edifices in this city and State, as also in States adjoining, into which their reputation has been extended and is established. Their plans show a complete and thorough knowledge of their profession, and their success can be directly attributed to their possession of these requisites in addition to the well-known and substantial character of buildings designed and erected under their direction.

AUG. J. BOTHE & CO.**Dry Goods, Curtain and Curtain Fixtures, Etc. West Bay City.**

One of the largest retail dry goods houses in West Bay City, is owned and directed by Aug. J. Bothe & Co. The firm is composed of Aug. J. Bothe, James Seed and J. Frank Eddy. Mr. Bothe is one of the oldest dry goods men in this vicinity, having been identified with the trade in Bay City since 1863, and a successful merchant during all the years that have passed since that period. Mr. Seed is the senior partner in the dry goods house of James Seed & Co., at Nos. 404 and 406 Center avenue, Bay City; it was organized in December, 1887, and at once entered upon a prosperous career. They occupy premises 25x100 feet in dimensions, in the Fisher block, on Midland street, West Bay City, adjoining the postoffice, a location than which none can be more desirable or accessible, equipped and fitted up with every convenience or appurtenance designed to adequately display their stock, or facilitate the accommodation of the trade. Their range of stock embraces the latest and most fashionable varieties, imported and domestic, purchased in New York every season, by Mr. Seed, who attends personally to their selection, and in such large invoices that the trade is enabled to avail itself of the inducements as to prices thus offered. Their specialty is curtains and curtain fixtures. Their stock includes staple and fancy dry goods, silks, satins, velvets, laces, embroideries and novelties, shawls, coats, sacques, ladies' umbrellas and parasols, notions and nick-nacks, etc. They employ a full staff of competent and obliging clerks and salesmen, and do a large and annually increasing trade in West Bay City, and vicinity.

The establishment of this house is characteristic of the enterprise of the gentlemen composing the firm, and its large business is an appropriate recognition of public spirit and commercial worth.

COMMERCIAL BANK.

Transacting a General Banking Business—Water St. Foot of Center Ave.

A substantial financial system is the true basis of prosperity in all the departments of commerce, manufactures or trade, directly or otherwise. Its presence promotes trade, protects industries, conserves commercial endeavor and adds to the public welfare and prosperity. Bay City is most fortunately equipped in this particular, having a number of institutions, the objects of which are to care for money or trusts confided to their custody, and enjoying reputations for integrity, business sagacity and large resources. Among the leading establishments of the kind here, is the Commercial Bank, which was incorporated August 15, 1887, with a capital of \$100,000, and, according to its last annual report dated July 2, 1888, had a surplus fund of \$50,000, with deposits approximating \$150,000.

The bank is located on Water street, at the foot of Center avenue, in fine banking premises 25x100 feet in dimensions. A general banking business is transacted, special attention being paid to collections, which are promptly remitted at low rates, those made in West Bay City and East and West Saginaw, at Bay City rates; buying and selling foreign exchange, and accepting the accounts of banks, bankers, merchants and citizens. In conjunction with the regular business, the Commercial also possesses safety deposit vaults, built by the celebrated Hall Safe and Lock Co., fitted with time locks and all the latest improvements, and absolutely burglar and fire proof. They contain a total of one hundred and three boxes of various sizes, renting at from three to eight dollars per annum, and though, for the accommodation of public patronage, are mostly occupied by the bank's customers for the safe deposit of bonds, deeds, silverware, jewelry and other valuable property.

The present officers are H. N. Watrous, President; C. C. Whitney, Vice-President; and W. O. Clift, Cashier; with a Board of Directors composed of the following well known capitalists, merchants and manufacturers of Bay City: H. N. Watrous, C. C. Whitney, E. Y. Williams, G. K. Jackson, W. H. Miller, C. R. Hawley, C. B. Chatfield, J. R. Hall and T. A. E. Wedock. The Executive Board is composed of gentlemen of experience, who manage the affairs of the bank liberally yet judiciously, and who have contributed in a marked degree to the success it has obtained, and the confidence and respect it has inspired in the community, to whose service it is devoted.

BENNETT & WALTER LUMBER COMMISSION.

Dealers in Lumber and Logs—No. 409 Phoenix Block.

The Bennett & Walter Lumber Commission firm is composed of G. F. Bennett and W. P. Walter. Both are enterprising, experienced, progressive, young men. They have been identified with the lumber industries of the Valley for many years. Prior to the retirement of T. H. McGraw & Co. from the lumber business, they were engaged with that corporation, Mr. Bennett having had charge of their yards for twenty years. They embarked in business for themselves in the Spring of 1888, and organized the Lumber Commission, which has since been managed under their firm name. They are versed in the details of their occupation, and familiar with the requirements of the trade, prompt in the execution of orders, and their transactions are characterized by the most honorable methods. They buy lumber and logs on commission and upon their own account, selling and delivering same from docks or booms where purchased, thereby saving cost of handling and transportation and the expense incident to the maintenance of yard room, etc. Their shipments are to eastern orders, chiefly in New York and Ohio, and their facilities are so complete and available that they are accumulating a business of large proportions. They have correspondents at all the leading depots of supply north and northwest, thus being always cognizant of the condition of the whole Michigan and Wisconsin market, both as to stock and prices.

The firm is one of the most active and influential in building up and extending the benefits of Bay City lumber interests. Branch offices will be established north by them the coming year, and the firm proposes to materially increase its facilities for handling by addition to working force and general broadening of their field of operation.

SHEARER BROTHERS.

Real Estate—No. 809 Adams St., First Floor, Shearer Bros.' Block.

That transactions in real estate at Bay City and vicinity have for a number of years been steadily on the increase, is a fact noticeable to the most casual observer. The part real estate owners and agents have taken in the promotion of this condition of affairs, must not be under-estimated, as it has been of no inconsiderable importance. One of the oldest firms engaged in this line of business, and one of the most prominent, is that of Shearer Brothers. In about 1878, the firm was known as James Shearer & Sons. Ten years later, however, the senior member withdrew from all active business, and the firm was then known as Shearer Bros., and consisted of G. Henry Shearer, James B. Shearer and Channey H. Shearer. In 1884, Channey H. Shearer withdrew from the firm to accept the position of teller in the Bay County Savings Bank, and from that date, G. Henry Shearer and James B. Shearer have conducted their large and prosperous business.

They are located in a handsome suite of offices on the main floor of the Shearer Brothers' Block, No. 809 Adams street, neatly appointed; and in addition to desirableness of location, supplied with every facility and convenience for business purposes. Their specialty is the handling of real estate of all kinds, the selling or exchanging of city property, pine and farming lands, etc., the collection of rents, the placing of insurance, the payment of taxes, the furnishing of abstracts of title, and the discharge of other trusts connected with the business, for clients.

They are among the largest realty owners in the city, including on their list of holdings, the Shearer block, located on Center avenue and Water street, also the Central and Shearer Brothers' blocks, extending from Washington avenue to Adams street, on Center avenue, being four stories high, containing ten stores, and generally one of the finest structures in the Saginaw Valley, with other improvements in the way of public buildings, and for residence purposes equally valuable. Apart from their real estate interests, the members of the firm are otherwise identified with important enterprises. G. Henry Shearer is Vice-President of the Bay County Savings Bank, and is also member of the Water and Fire Commission, and, with his partners, has figured in many prominent real estate transactions in the city and State.

SMITH BROTHERS & CO.

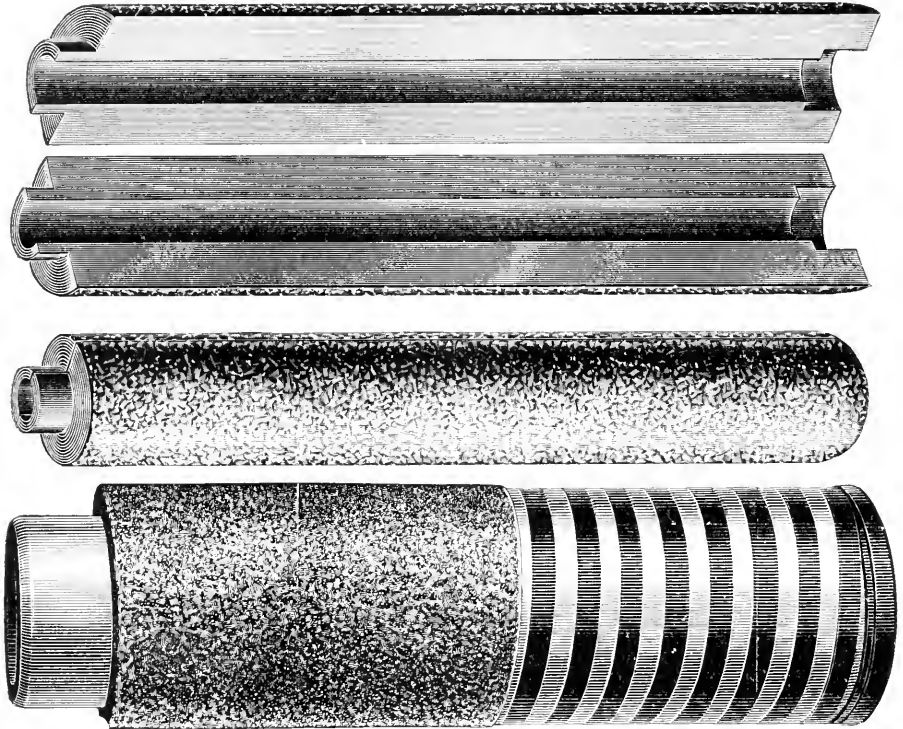
Manufacturers of Lumber and Salt—East End of Water St.—West Bay City.

Smith Brothers & Co. are successors to the firm of Peter Smith & Sons, and direct the management of one of the largest lumber industries in West Bay City. It was organized in 1880, composed of Henry J. Smith and Chas. J. Smith, and acquired possession of the mill property that had been in operation since 1854 under the control of Peter Smith, their father. They are located at the East end of Water street, where the premises occupied are large and completely equipped. The mill proper is 80x160 feet in dimensions, having abundant accommodations and conveniences for the successful handling of its large product. The machinery employed consists of band mill and gang mill saws, circular saws, trimmers, edgers, heading machines, and all necessary appliances for the conduct of the lines of manufacture carried on. These are driven by four powerful engines, one 22x30 inch cylinder, one 20x30 inch and two 10x16 inch cylinders, fed from two batteries of boilers, seven 4x18 feet in size and two 5x16 feet. Their salt industry is represented by four wells, with drill house and engine accompaniments, and an extensive salt block and packing house. In addition to these, they are supplied with large dockage facilities, booms, piling grounds and other requisite accommodations, the establishment in its entirety being complete and comprehensive. Their annual output includes 20,000,000 feet of lumber, 900,000 pieces of staves, 50,000 sets of heading and 30,000 barrels of salt. The lumber is disposed of principally to dealers in Buffalo, Tonawanda and elsewhere at the East, the salt being sold through the Michigan Salt Association, of which the firm are members. They employ a large force of men, and their annual business aggregates largely in value.

The members of the firm are thoroughly practical and experienced lumber manufacturers, and their success is the result of the superiority of their products, and the honorable business methods they employ in their dealings with the trade.

THE MICHIGAN PIPE COMPANY,

Henry B. Smith, Secretary and Treasurer—Manfrs. of Water Pipe and Steam Pipe Casing—Lord and Henry Sts.



A leading industry carried on in Bay City is the manufacture of water pipe and steam pipe casing by the Michigan Pipe Company. Its products are in universal use in many of the leading cities of the country, and have acquired an extended and deserved reputation for economy, utility and durability. This company is the outgrowth of the Northwestern Pipe Company, a corporation organized in 1871 by Chicago manufacturers. After some changes in proprietorship, the Michigan Pipe Company was organized in 1881, with a paid-up capital of \$100,000, and became owners of the plant.

The works occupy an area of territory several acres in extent at the corner of Lord and Henry streets, having a large river frontage and connected with the Flint & Pere Marquette and Michigan Central roads, by which unsurpassed facilities for shipping by rail and water are obtained. They are also supplied with abundant dockage and boom conveniences, and in addition to their regular line of manufacture engage extensively in the manufacture of salt, their annual product aggregating 20,000 barrels. The works are completely and perfectly equipped with the latest improved machinery and appliances, including large boring apparatus, with hollow augers ranging in diameter from two to sixteen inches, the core from the larger pipes being re-bored for the manufacture of smaller pipes, with powerful turning lathes and machines for banding, testing and morticing pipe. The pipe is made in sections, each about eight feet long, from white pine logs first bored with an auger. The bark and sap wood being removed by a turning lathe, the pipe is placed in a drying room, whence it is taken after being properly seasoned and bound spirally with hoop iron, pressed on tightly by steam power, the chambers of the joints made stronger than any other

part of the pipe. Before applying the iron the latter is coated with soft asphaltum. The joints are then made, the thimble or connecting piece, eight inches long, of seasoned timber about an eighth of an inch larger in diameter than the mortice of the pipe, so that it must be compressed when the sections are driven together, making a perfectly tight joint without packing of any kind. It is then subjected to a hydraulic pressure as high as 250 pounds to the square inch, after which the pipe is given a heavy coat of asphaltum cement, to prevent corrosive substances from affecting the bands, and the work is completed. For connecting lines of pipe at street crossings, or hydrant pipes with mains, special castings are made to form a perfect joint.

The main business of the company is the construction of water works by contract, including the engines and machinery. In 1887 they completed five plants in Colorado, a number in Michigan, Illinois, Ohio, Wisconsin, Vermont, a twenty mile plant at Tonawanda, N. Y., and others elsewhere, and in 1888 built complete water works at Plymouth, Ind.; West De Pere, Wis.; Pinconning, Gladwin, Gaylord, Ovid and Vassar, Mich., and have furnished pipe for the water works at Central City, Colorado; Goshen, Ind.; Alma, St. Louis, Stanton, North Muskegon, Ishpeming, Negaunee, Oscoda, Alpena, Bay City, West Bay City, Saginaw, and numerous other cities in Michigan.

Another important article of manufacture is steam pipe casing. This is made in sections eight feet long, the shell of which is usually four inches thick. It is used for casing steam pipes underground, extensively by all of the steam heating and power companies in the country. The prevention of loss of heat by radiation and condensation is reduced to a minimum, and the saving more than pays the first cost of the pipe. It is unsurpassed by any other casing manufactured. It is cheap and durable.

Their annual product averages one hundred miles of pipe, in which six hundred tons of hoop iron are used, and employment is given to from sixty to seventy hands. The plant is the only extensive one for the manufacture of wood pipe in the United States, and by its product is favorably known to all interested in water works.

VAIL & EDDY.

Hatters, Furnishers, Cloaks and Furs—Nos. 100, 102 and 104 Center St.

Few concerns in Bay City, or in this portion of the State of Michigan, for that matter, engaged in a similar line of business, enjoy better facilities for trade, or are more generally known to the trade, than Vail & Eddy, hat, cap and fur dealers, in the new Fraser House. This firm was organized in 1874, and for years has grown with the city and aided in the promotion of its material resources and prosperity. As they have contributed, so have they also benefited, and from unpretentious beginnings have raised their business to a position of prominence and magnitude.

Their location is among the best in the city, occupying three stores, severally numbered 100, 102 and 104 Center street, at the corner of Water, having a combined frontage of sixty feet on the former, and seventy feet on the latter thoroughfare. The stores are connected one with the other, supplied with an artistic entrance into the rotunda of the new Fraser House, and furnished with every modern convenience. They are also divided into departments: No. 100, at the corner of Water street, being used for the display and sale of hats and caps, No. 102 for the sale of gents' furnishing goods, and No. 104 for that of ladies' furs and cloaks in the winter, but, in their season, for the sale of straw goods, which they handle very largely. They carry large stocks in all the lines of goods offered upon the market, including hats from the most celebrated Eastern makers, gents' furnishing goods of the best foreign and domestic manufacture, and fur garments, including ladies' cloaks, tippets, mufflers, gloves, mittens and boas, in seal, sable, otter, lynx, etc., of superior quality as to materials, and of artistic design and finish. They employ a full staff of clerks and salesmen, and do a large trade in the city and vicinity.

Both members of the firm (C. D. Vail and J. F. Eddy), are active, enterprising, go-ahead men,—their success expresses the possession of these qualities; their large business, the high measure of confidence extended by the trade to whose demands they respond. Mr. Charles D. Vail is also a member of the wholesale dry goods house of Jarmin & Vail. Mr. J. Frank Eddy is also a member of the firms of Eddy, Avery & Eddy, and Eddy Bros. & Co., lumber and salt manufacturers; of James Seed & Co., wholesale and retail dry goods; and is Vice-President of the Bay National Bank.

CAMPBELL HOUSE.

O. W. Odell, Proprietor—Corner of Third and Water Sts.



O. W. ODELL, PROPRIETOR OF THE CAMPBELL HOUSE.

The hotels of a city, the homes of travelers and visitors, may be taken as fair criterions of the prosperity of the city itself, and the enterprise of the inhabitants. In the possession of first-class, thoroughly convenient and well equipped hotels, Bay City is specially fortunate. Among the leading establishments in this line is the Campbell House, at the corner of Third and Water streets, where it was established upon the former site of the old Union House, many years ago, and kept by C. A. Jay until the Spring of 1888, when O. W. Odell, the present proprietor, took charge. The premises consist of a handsomely proportioned three-story brick building, having a frontage of 150 feet on Water street and 100 feet on Third street. When the concern passed into the possession of Mr. Odell, the latter refitted and refurnished the building throughout, in the most modern and elegant style, introducing electric lights, bells and other improvements, making the Campbell an establishment of unsurpassed facilities, with accommodations for one hundred guests, having sixty airy, pleasant bed-rooms, many of them *en suite*. The main floor is occupied by the offices, reading-room, billiard-room and bar, the latter stocked with the finest wines and liquors. The parlors handsomely furnished, with the dining-room bright,

cheerful and attractive, and a number of commodious sample-rooms for the convenience of commercial travelers, occupy the second floor. Mr. Odell was, until a recent date, proprietor of the Pacific Hotel at Port Huron and the original founder of the system of eating houses, along the lines of the Michigan Central road. F. H. Symington, the chief clerk, has had ten years' experience as a hotel man, having been connected with the Kirkwood and Exchange hotels at Detroit, the Everett House at East Saginaw, and the Taylor House of Saginaw City; and W. H. Farmer, the head cook, is an accomplished artist in his line, as also is Charles Robinson, his assistant.

A force of thirty-five assistants are employed, and the rates are two dollars per day. This hotel is exceptionally popular with the travelers, and since the date of its opening in July, 1888, its daily arrivals have been the largest in the city.

R. P. GUSTIN & CO.

Wholesale Grocers, Commission Merchants and Tobacco Manufacturers'
Agents—Adams St. opposite F. & P. M. Depot.

The oldest wholesale grocer in Bay City, is Mr. R. P. Gustin, head of the wholesale grocery house of R. P. Gustin & Co., whose place of business is on Adams street, opposite the depot of the Flint & Pere Marquette railroad. He began operations here in 1866 as Gustin & Co., so continuing until 1871 when the firm of Gustin & Merrill was organized, to which the firm of Gustin, Merrill & Co., succeeded in 1876, remaining in that capacity until 1885, when he sold out his interest in that establishment, and retired from the firm, to found the present popular and prosperous house of R. P. Gustin & Co.

They are located, as above stated, at one of the most eligible and available sites for commercial purposes in the city, occupying a two-story and basement building, 60x100 feet in dimensions, with a large and well appointed warehouse attached. The premises are commodious, the facilities for the display, storage and sale of stock are ample, and those for receiving and shipping unsurpassed. Taken altogether, nothing seems to be necessary for a successful conduct of the large trade to the demands of which they respond. The stocks carried, which are very heavy, embrace full and complete lines of commodities dealt in by first-class houses of similar character, staple and fancy. Their specialties are the Canada "Royal Navy," a cut plug smoking tobacco, Mr. Gustin's own invention, pronounced by experts to be superior, also the "R. G. P." cigar, also original with Mr. Gustin, manufactured expressly to their order. It is so popular that their sales in 1887 were 245,000, and in 1888 upward of 500,000; also lumbermen's supplies and tobacco, being manufacturers' agents for leading brands in the latter, paying special attention to teas, coffees and sugars, which are obtained from first hands, and to provisions secured direct from producers. Their stocks of fancy groceries are equally complete, including delicacies, sauces, canned fruits, preserves, meats, etc., imported and domestic, from the most celebrated depots of supply and of unrivalled quality and purity. In addition, they solicit consignments upon which liberal advances are made. In this department a large and steadily increasing business is done in all lines of produce commodities, as also in staple articles of supply. They employ a full staff of clerks and salesmen, including two travelers, and their trade beside being large in Bay City and the surrounding country, is equally extensive and valuable in Northern and Northwestern Michigan.

Mr. Gustin is too well-known and too highly esteemed as an enterprising and public spirited merchant to require more than mere reference to his possession of these invaluable qualities. As the pioneer in his lines in Bay City, his undertakings have not only benefited the city of their origin, but the surrounding country, and the quality of goods offered upon the market, with the correct business methods enforced by the house, have confirmed and extended the confidence of a trade, established years since.

UEBERROTH & SEE.

**Dealers in China and Glassware—Holiday Goods and Wedding Presents a
[Specialty—No. 313 Center Ave.**

The well equipped, spacious and handsomely appointed establishment for the sale of china, queensware, etc., owned and conducted by Ueberroth & See, is a representative house of Bay City and a leading concern in its line of business. It was founded in 1883 by Christopher H. Ueberroth and Frank King, Mr. King retiring six months later in favor of Milford E. See, and from that time has been successful, their trade rapidly increasing and extending with each succeeding year. Both members of the firm possess a practical and valuable knowledge of the business, and their long experience and extensive information as to the requirements of the trade peculiarly fit them for the large demand they are called upon to supply.

The premises occupied for salesroom and display purposes are at No. 313 Center avenue, in Shearer Brothers' new block. They are 25x125 feet in size, with an "L" 25x40 feet extending to Adams street, specially devoted to the display of art goods, and furnished with an equipment quiet but elegant. They make a specialty of holiday goods and wedding presents in the most elegant designs obtainable, and the stock carried is choice and valuable, varied and complete, made up of foreign and domestic products. These include china from the famous Haviland furnaces of Limoges; Carlsbad and Vienna ware; Royal Crown ware from Worcester, England; Sevres ware, etc.; exquisitely made Bohemian, Hungarian, Belgian and French cut glassware, plain and decorated; English cut glass, and the very best lines of American productions in the latter line; crockery, ordinary and select; plated ware, wall paper, curtains, ornamental ceramics, etc., etc., in great variety and profusion. They employ an attentive force of assistants, and do a large local trade in addition to a jobbing trade, extensive and extended throughout the State. Their goods are unsurpassed in quality and price, and this, with the established reputation of the house for fair dealing, will prevail to still further extend the business, already growing in volume and influence.

FOLSOM & ARNOLD.

Lumber and Salt Manufacturers—No. 2601 North Water St.

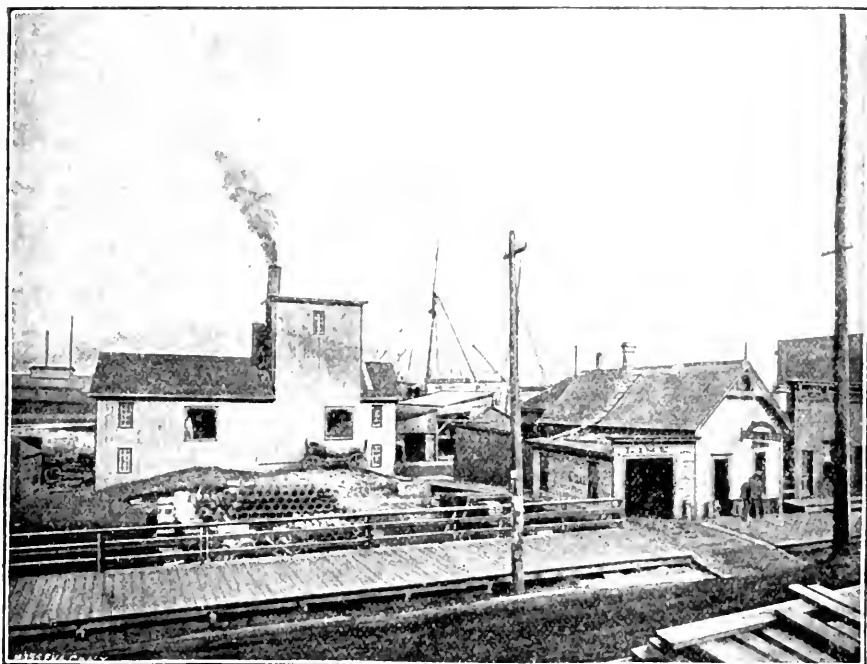
The extensive lumber and salt industry owned by Messrs. Folsom & Arnold, a leading firm composed of Alexander Folsom and Benjamin W. Arnold, was established by the late John Fraser in 1866, with a capacity of 3,000,000 feet of lumber. Upon the death of Mr. Fraser, it passed into the possession of W. L. Fay, from whom it was purchased by the present firm, in 1869. The latter rebuilt the mill, increasing its capacity, and rendering it more available and prosperous.

The plant is located at No. 2601 North Water street, and is furnished with very full and complete facilities for the manufacture and handling of the large output annually supplied the markets to which it is shipped. The saw-mill is a commodious and well-appointed building, 125x150 feet in dimensions, containing two gang mill saws, large circular saws, powerful steam feed carriage, and all other requisite machinery. The motive power is furnished by two massive and substantial engines, with cylinders severally 26½x30 and 16x26 inches in dimensions, fed from a battery of ten boilers; two 6x16 feet in size, with seventy-two flues each, seven flue boilers, 4x22 feet, and one flue boiler 5x16 feet in size. The plant embraces piling grounds, boom facilities, and a large river frontage. Their salt industry includes four salt wells, each equipped with drill house and engine facilities, an extensive salt block, packing houses and accessories. The annual output aggregates 20,000,000 feet of lumber and 35,000 barrels of salt. The lumber is chiefly shipped to Albany, N. Y., where they have large yards, and the salt is sold through the Michigan Salt Association, of which the firm are members. They employ 140 hands in their operations.

Both members of the firm are from Albany, N. Y., where they have been engaged in the lumber business since 1853. Mr. Arnold is still a resident of Albany, Mr. Folsom residing in Bay City since 1867. The firm is leading and representative, and the annual business foots up large amounts. Mr. Folsom is President of the Bay County Savings Bank, and the efforts of himself and the industry and interests he represents directed toward the development of prosperity in Bay City, have been of effective and commendable character.

EMERY & McLAUGHLIN.

Dealers in Hard and Soft Coal West end Third St. Bridge West Bay City.



One of the leading and substantial firms in West Bay City engaged in the business of dealing in hard and soft coal, is that of Emery & McLaughlin. It is composed of J. T. Emery and D. McLaughlin, and was organized in 1883, since when they have done a trade that is constantly increasing and extending. They carry full and complete lines of bituminous and anthracite coal, common and fire brick and clay, building stone, cement, plastering hair and calcine plaster, and all kinds of sewer pipes, also extensively manufacturing Marble Head lime. They are located at the west end of the Third street bridge, where their yards, occupied with lime kiln accommodations, coal sheds, pipe and stone yards, etc., cover a block of ground. They possess a commodious river frontage with fine dockage conveniences and shipping facilities, both by rail and water, of the most available character. During the season of 1888, they furnished the pipe used in the improved system of sewage in West Bay City, adopted by the authorities of that municipality and have furnished materials for the same purpose elsewhere. They employ a force of twelve hands and four teams, and do a large business in all lines in the Bay Cities and their vicinity, besides shipping large consignments of coal and lime to consumers in the Northern Peninsula.

The members of the firm are enterprising, progressive, public spirited citizens and merchants. Mr. McLaughlin is the present Treasurer of West Bay City. Their stock in all lines is unsurpassed in quality and their equitable dealings and high reputation in commercial and financial circles, commends them to the continued confidence of the trade.

FRANK W. WHEELER.

Ship Builder—Specifications and Estimates Furnished upon Application— West Bay City.

No industrial establishment in the Saginaw Valley surpasses in its equipment or career of honorable success, the ship-building industry of F. W. Wheeler, in West Bay City. It stands second to none in its special line, around the lakes, and occupies a prominent position among the manufacturing industries of the country. It was established by Mr. Wheeler in 1879, and is conveniently and eligibly located on the Saginaw River, in West Bay City.

The plant, including the yards, mill, dry docks, machine and blacksmith shops, with other buildings of utility and necessity, is comprehended within an area of territory forty acres in extent, and furnished with all requisite appliances. The saw-mill is commodious in its dimensions, running one large band and several minor saws, for heavy oak timbers, two large jig-mills for shaping and finishing ships' trees; an upright saw-mill for the manufacture of the heavy oak plank; machine shops, adequately supplied with the requisite appliances, and every conceivable implement of machinery to expedite the work of building, docking and repairing vessels, steamers and other craft of the largest tonnage, and in the best manner, both as regards material and workmanship. Since the establishment of his yards, Mr. Wheeler has constructed nearly thirty propellers, thirteen tugs and a large number of barges, schooners and steamers, with a total tonnage of very considerable proportions, nearly all of which are in commission still, and recognized as models of design, equipment, durability and sea-going qualities. During the season of 1887-88, he built the propellers "Mecosta," "Tom Adams" and "Robert L. Fryer," each 280 feet in length; also, the "Servia," "Eber Ward" and "J. V. Moran," all of which have proved crafts of the highest standard of excellence. In addition to these, he constructed the steamers "Soo City" and "Post Boy," and the schooners "Moravia," and "T. D. Ewen," also the steam tug "Lulu Eddy,"—having on the ways, at the close of the latter year, five propellers, 280 feet in length each, in various stages of completion. He employs from 700 to 1,000 men a portion of the year, and about 300 teams; and his orders for work come from owners and transportation companies at every port around the lakes, from Duluth to Buffalo.

Mr. Wheeler is a native of New York, whence he removed with his parents to Saginaw, where he remained ten years. Upon completing his education, he sailed the lakes for three years, and then engaged with his father in ship-building. He removed to West Bay City in 1875, and four years later began the enterprise which he has since owned and managed. Being a firm believer in and an earnest advocate of protection to American industries, he was nominated and elected to Congress by the Republicans of the Tenth Congressional District of Michigan. He is a man of large experience and enterprise, and his industry has always been one of the leading and most powerful factors in the development of the Lower Peninsula. Mr. Wheeler is about constructing a steel ship-building plant, for vessels of 3,000 tons and over.

PEOPLE'S DRUG STORE.

O. A. Lloyd, Manager—Third and Monroe Sts.

The People's Drug Store, a reliable and well equipped establishment in its line of business, was started in May, 1888. Mr. O. A. Lloyd, the manager, came to Bay City about that time, and taking charge, has conducted it successfully and profitably. He is from Muskegon (this State), where he enjoyed a lengthy experience in the practice of pharmacy, and acquired a reputation for skill and professional superiority, not less valuable than deserved. Such reputation has been maintained since he began his residence here, which, added to a complete knowledge of the business and familiarity with the requirements of the trade, have conspired to promote his success. He is located at the corner of Third and Monroe streets, where he occupies premises 25x100 feet in size, well equipped and furnished, and carries a choice stock of pure drugs and chemicals, also fine brands of imported and domestic cigars. His specialties are these lines of goods, and the careful compounding of prescriptions.

GEORGE W. MANSFIELD.

Dealer in Groceries and Provisions—103, 105 & 107 Third and 1108 Water Sts.



GEORGE W. MANSFIELD.

Conspicuous among the old established dealers in groceries, provisions, etc., is Mr. George W. Mansfield, the present collector of customs for the port of Bay City, having his office in the building occupied by him for commercial purposes. Mr. Mansfield began business here in 1873, and his career, commercially and in other respects, has been that of the successful man of business from its threshold, bringing to his aid in the enterprises he has established or directed, the complement of industry, integrity and sagacity, by which reputation and prosperity are achieved.

He is located at Nos. 103, 105 and 107 Third street and at No. 1108 Water street, in premises one hundred feet square, and containing ample room for the management of the several lines of business conducted under his immediate supervision. Within an area 75x100 feet in dimensions, with conveniences equally commodious, he carries on a wholesale and retail grocery; the remaining space, 25x100 feet, being devoted to the uses of a meat market, with adequate equip-

ments for furnishing customers and the trade. His stock of groceries embraces all the lines in both staple and fancy, such as teas, coffees, sugars, sauces, delicacies, canned and bottled preserves, fruits and vegetables, provisions, produce, etc., while in the meat market everything edible in that line, including fresh and salted meats, breakfast bacon, and all the delicacies handled by similar establishments. Supplementary to the latter branch of the business, Mr. Mansfield owns and operates a slaughter house on Genesee avenue, three miles from the city, at which a large number of cattle, hogs and sheep are killed weekly for the trade supplied. He employs a force of eighteen assistants and four wagons in the business, and does a large local trade in addition to a jobbing trade to boats and with dealers up the north shore and some distance along the lines of railroads converging at Bay City.

Mr. Mansfield is a thorough-going business man, and his house is popular with the trade.

DANIEL BAUMGARTEN.

Groceries and Provisions—No. 400 Center Ave.

One of the most progressive houses in the grocery and provision business, in Bay City, is that of Daniel Baumgarten. It was established by Mr. Baumgarten in 1869, and for many years conducted under his direct personal supervision. He subsequently sold his interest in the business and retired, but after an absence of four years his active, enterprising desire to be identified with mercantile pursuits prompted his purchase of the house of which he has since remained the head. He is located at No. 400 Center avenue, where he occupies the main floor and basement, commodious quarters 25x100 feet in size. The premises are neatly fitted up and furnished with modern conveniences and equipments. His specialties are fine teas, coffees and spices; also carrying full supplies of staple and fancy groceries, and delicacies, and fruits and vegetables in season, and caters to a fine family trade in the city and throughout the country contiguous. Mr. Baumgarten is an experienced merchant and valuable citizen. The output of the house is of the best quality, its affairs are managed with intelligent enterprise, and its business is deservedly prosperous and increasing.

JAMES B. CORWIN.

Fire, Life and Accident Insurance—Munger Block.

James B. Corwin, occupying commodious offices in the Munger block, on Center avenue, is among the best known insurance men in the State. He began business here in 1879, making life and accident insurance a specialty, representing, as district agent, the old and reliable Travelers' Life and Accident Insurance Company, of Hartford, Conn., and building up the most extensive business in that line in the Valley. In 1885 he extended his range of operations so as to embrace a department of fire insurance. He has since managed both branches of the business with annually increasing prosperity and reputation, now representing a list of home and foreign companies, with resources aggregating millions of dollars, and offering to insurers security of the most valuable and substantial character, upon the most favorable terms.

He is located, as above stated, in the Munger block, his office being handsomely furnished and appointed, and where every facility is available for the convenience of customers seeking the benefits of reliable, first-class insurance. Among the prominent companies represented by Mr. Corwin, and for which he is sole agent here, are the two oldest and strongest Michigan companies, and five of the most powerful English corporations, including the Sun Fire Office, of London, organized in 1710, the oldest of its kind in the world; the London & Lancashire, and Queen, of Liverpool; the Guardian, of London; Michigan and Detroit Fire and Marine, of Detroit; Franklin, of Philadelphia; Anglo-Nevada and California, of California; Liberty, of New York; and American and Mercantile Fire and Marine, of Boston; representing a total capital of nearly fourteen millions of dollars, total assets of \$60,479,275, and a total surplus of \$26,287,000, a showing of responsibility that will commend itself to the consideration of citizens of Bay City and her surroundings. Mr. Corwin employs competent assistants, and his business extends throughout the Saginaw Valley and Northern Michigan. He is known as a gentleman of ability and of popularity as an underwriter, who transacts his business in a businesslike manner upon the most favorable terms, and offers superior advantages to all who desire reliable insurance.

MASON & BEACH.

Dispensing Chemists—No. 202 Center St.

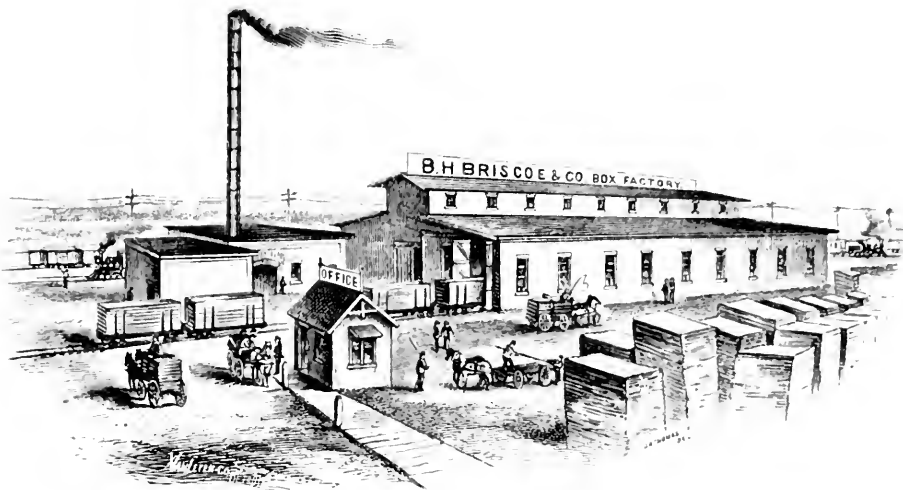
An important house in Bay City, and one too, whose long and steady career, heavy and extensive transactions and reliable qualities, have made it a landmark of conspicuous renown, is the drug house of Mason & Beach. The enterprise was established by George Lord in 1858. After conducting the concern for some years, he disposed of it to Goodale, Brown & Co.; subsequently it passed into the hands of Dr. Goodale, who in turn transferred the title to Dr. Wheat. Along in 1873, the firm of Mason & McNeil—the senior partner of the present organization, John K. Mason, being the head of the firm—succeeded to the ownership, and remained in control until 1878, when Mr. McNeil retired, and Lyman F. Beach becoming interested as a partner, the firm of Mason & Beach was created and still continues.

They are located in a fashionable quarter of the city, being occupants of the main floor and basement of the building at No. 202 Center street, premises 25x100 feet, and in every way fitted up and adapted for the purposes to which they are appropriated. The stock carried is only such as can be found at a first-class establishment, neither inferior nor impure articles being handled. It embraces drugs, chemicals, medicinal extracts, standard preparations and compounds, surgical instruments, druggists' sundries—in fact everything pertaining to the drug line or carried by any similar undertaking in the West. In addition to these, they keep in stock, full supplies of homeopathic remedies and the choicest brands of cigars, of imported and domestic manufacture. They employ a full force of experienced and skillful pharmacentists, and do a large prescription and drug business in the city and surrounding country.

The members of the firm are men of enterprise and resources, and learned in their profession. They handle the best and purest articles in their line, and the trade supplied testifies to its unbounded confidence in the established reputation of the house.

B. H. BRISCOE & COMPANY.

Manufacturers Packing Boxes—Fremont Ave. and Flint & Pere Marquette Railroad Tracks.



One of the most productive, prosperous and well established industries in Bay City is represented by the manufacture of packing boxes, machine and stove crates. It is an industry that has, within a few years, attained to considerable proportions, and made its influence felt upon all the departments of business, both here and at distant points. A leading and representative establishment thus engaged is that of the B. H. Briscoe & Company, incorporated in 1883, of which A. E. F. White as President, B. H. Briscoe, Vice-President, and M. J. Beardsley as Secretary and Treasurer, are the present executive officers. The company is successor to the firm of B. H. Briscoe & Co., organized in 1881, and composed of B. H. Briscoe and M. J. Beardsley, engaged in the same line of operations, and conducting same until the formation of the company as already stated.

The premises occupied for manufacturing purposes are at the Fremont avenue crossing of the Flint & Pere Marquette railroad, a location accessible, convenient and otherwise available. The box factory is a substantial building, 100x150 feet in dimensions, through the center of which tracks have been laid, connecting with the main tracks of railroads centering in Bay City, thus furnishing unsurpassed facilities for the loading and shipping of stock. The factory is equipped with the latest improved machinery, and in every way adapted to the uses for which it is designed. Adjoining the factory proper are the engine house, offices and other accessories of the business, including large lumber yards heavily stocked. Their specialties are boxes of all sizes and descriptions for packing purposes, though they manufacture large quantities of sewing machine and stove crates; also sign-board and box printing, and deal extensively in lumber. They employ from fifty to sixty hands, and annually ship between five and six hundred car-loads of boxes, and large quantities of lumber, to all parts of the country, chiefly to the South, Southeast and Southwest. They sell only by the car-load, and their business foots up largely each year.

The officers of the company are men of enterprise, practical experience and familiar with the trade. To the exercise of these qualities, superiority of the products offered on the market, and the honorable business methods which characterize their transactions, the success of the enterprise is largely due.

JENNISON & CO.

Hardware, Mill and Lumbermen's Supplies, Agricultural Implements, Stoves, Saws and Belting—Jennison Block, Water St.

No firm in Michigan is more widely known, and in its special line more influential and prominent, than that of Jennison & Co., hardware merchants. The nucleus of the present extensive establishment was formed in 1853, by C. E. Jennison. Since that period, during a career of thirty-five not uneventful years, the house has been identified with the development of business in the city, and actively engaged in the promotion of its line of trade, throughout the State. In the lapse of nearly half a century the enterprise has undergone several changes in the individual composition of its management, in 1885, coming under the administration of the present firm, made up of C. E. Jennison, W. Jennison, Gustav Rechlin and W. F. Jennison, men of large experience and resources, with a complete knowledge of the public wants, and familiar with the requirements of the trade.

They occupy the imposing white brick structure erected by C. E. Jennison, on Water street and known as the Jennison block, which is admirably arranged and equipped for the purposes to which it is devoted, the several departments being adequately provided for, and every available facility and convenience secured for the large trade. The premises are three stories high, have a total frontage of one hundred feet on Water street, with an equal depth, and embracing a total of 40,000 feet of space, all of which is found necessary to accommodate the stock of goods carried.

Their sales-rooms are large and finely appointed, and their invoices of commodities include full lines of mill and lumbermen's supplies, stoves, house-furnishing goods, builders' hardware, cutlery and tools, paints and painters' supplies, road and farm wagons, agricultural implements, phosphates, galvanized iron and tin manufacture, etc. The latter articles are displayed and for sale in a large two-story brick annex to the Jennison block, just completed, on the river dock, to the rear of the main building, in which are to be found the agricultural implements as stated. Their specialties are the famous circular and other saws of Henry Disston & Sons of Philadelphia, for the sale of which they are special agents, and the leather hose and belting of J. B. Williams & Sons, carrying also manilla and sisal rope. Their trade is very large in the city and country, and with the lumber mills of the Valley, to which interests their sales are large, and afford employment to a full corps of clerks and salesmen.

The house is among the oldest and best in this part of the State, and offers inducements to the trade that cannot be too highly commended.

JOSEPH GORDON.

Vessel Agent and Marine Insurance—Union Block, Foot of Center Ave.

The vessel agency of Mr. Joseph Gordon is one of the oldest of its kind in Bay City, he having had twenty-two years' experience here in that field of usefulness. A vessel agent, it may be said, bears the same relation to shippers and vessel owners, as the commercial broker bears to merchant and customer, negotiating between them and concluding transactions for the transfer of commodities. The vessel agent makes contracts for the shipment of consignments, the charter of bottoms, the placing of insurance, and, in some instances, for the procurement of crews. For years Mr. Gordon has been thus engaged, in conjunction with the placing of marine insurance, for which he enjoys unusual facilities, being the agent of Smith, Davis & Co., of Buffalo, the largest marine insurance house on the lakes. All policies secured by Mr. Gordon are at once passed over to that concern, the reputation of which for reliability as guarantors, is well known from Duluth to the St. Lawrence, and which offers protection against the numberless risks to which the merchant marine is subjected, as also the prompt liquidation of damages sustained by vessel owners and shippers.

Mr. Gordon's long experience in the business, the care exercised by him in discharging the responsible duties incident to his profession, and the superiority of the service he is able to offer patrons, has secured to him a valuable clientage, here and at eastern lumber distributing points.

LUMBERMEN'S STATE BANK.

S. O. Fisher, President; H. H. Norrington, Cashier—Linn and Midland Sts., West Bay City.



The history of banking in West Bay City starts with the establishment of an institution devoted to that line of business, in 1872, by H. H. Norrington and John S. Taylor. Wenona was then the base of operations, and so continued to be until that village became part of West Bay City. The enterprise was a success from its inception, and soon after its organization it was found necessary to increase the amount of capital to meet the requirements of the business. In 1882 this bank became merged into the Lumbermen's State Bank, which was that year incorporated with a capital of \$50,000. S. O. Fisher was elected President, with H. H. Norrington, Cashier, and they are still the incumbents.

The bank is located at the northeast corner of Midland and Linn streets, the most central part of the city, in an elegant three-story brick building of modern design, erected by Hon. S. O. Fisher, and furnished and equipped with special reference to the purposes to which it is applied. The premises devoted to the bank are finished in red oak and Hungarian ash, with oak leaves and other decorations, the main flooring of tile, that within the counter being inlaid with specimens of the various kinds of oak found in the Michigan forests. It is provided with a fire-proof safe, containing an inner safe absolutely burglar proof; also steel boxes for lease to special depositors. The rooms of the cashier and directory adjoin the bank proper, and are handsomely equipped and furnished. A general banking business is transacted, to which a savings department has recently been added. They solicit commercial accounts, loan money on approved mercantile paper, affording customers every facility consistent with safe banking, buy and sell foreign exchange, and forward money to all the principal cities in Europe. In the savings department deposits of one dollar and upwards are received, and interest is paid thereon at the rate of four per cent. per annum from the time of deposit. The last annual statement, made July 2, 1888, showed the bank's deposits amounted to \$241,818.75, and its surplus to \$25,000.

Owing to extensive interests requiring the constant attention of Mr. Fisher, the affairs are largely managed by Mr. Norrington. During the war he was a member of the Loomis Battery, and was taken prisoner at Stone River after being severely wounded. He also served on the staff of Gen. Heintzelman, and was presented with a sword by Gen. Reynolds in recognition of heroic services in West Virginia. He located in Bay City in 1867, and has since been identified with the growth and development of this section of the country. The bank enjoys exceptional facilities for the transaction of business, and is regarded as among the substantial and reliable institutions of its kind in the State.

WILLIAM CROSBIE.

Carriage and Wagon Maker, and General Blacksmith—No. 1018 Saginaw St.

William Crosbie established himself in Bay City in 1880, and engaged in the manufacture of buggies, road wagons, etc., in addition to carrying on a general repairing and blacksmithing business. He is located at No. 1018 Saginaw street, an excellent and desirable site for the convenience of the trade, in premises consisting of a two story brick structure, 30x80 feet in dimensions, and fully equipped for blacksmithing, repairing and jobbing, in addition to his line of manufacture. His specialties are light delivery express wagons, road wagons and buggies. These are made only to order, and of a grade of materials unknown in cheap establishments. Mr. Crosbie does not compete with the products of cheap labor, or with what is known as the "prison contract system." With him, quality is the first consideration, and he does a large trade in Bay City and vicinity.

R. W. IRWIN,

Insurance and Real Estate Agent—Fisher Block, West Bay City.

The field for enterprise in the real estate and insurance business in West Bay City is large, and well occupied by a class of men whose operations have raised the standard of professional requirements in that connection. One of the leading houses in those lines is that of R. W. Irwin, successor to the large business of a similar character long since established by Recorder Phillips, and by that gentleman successfully conducted for many years. Mr. Irwin had been engaged in real estate and insurance for twenty-five years prior to his removal from Huron County to this city in 1887, and was, by his experience and familiarity with the details of both, specially prepared to enter into competition with rival houses in an enlarged and more pretentious field of operations. Upon arriving here he purchased the business of Recorder Phillips, as stated, and has since attained to prominence and success. He is located in the Fisher block, Midland street, where he occupies a handsome suite of offices, and is well provided with all necessary appointments appertaining to the business, which is general real estate and insurance. In the former he buys and sells lands, houses, farming and timber tracts on his own account and on commission, leases same, cares for estates, collects rents, negotiates loans, attends to the discharge of encumbrances upon realty, and otherwise is invaluable to the householder and capitalist. In the department of insurance he represents none but first-class corporations of established solvency, and with a well-earned reputation for liberality and the prompt and equitable adjustment of losses. Among the companies for which he is the sole agent here are the Northern Assurance of London; the Hartford and Connecticut, both of Hartford, Conn.; the Union of Philadelphia; the Grand Rapids of Michigan; the Hiberniana of New Orleans, and the California of San Francisco, all fire; also of the Fidelity and Casualty Accident Insurance Company of New York, assuring risks against accidents, and the Michigan Mutual Life Insurance Company of Detroit, representing a total capital of \$6,200,000, assets amounting to \$28,914,548, and a surplus aggregating \$12,638,794. The inducements Mr. Irwin is able to offer those desiring absolute protection are undeniable, being gilt-edged companies, low rates, and immediate settlement in case of loss.

He employs a competent force of assistants, and is doing a large business.

CHARLES E. RHODES.

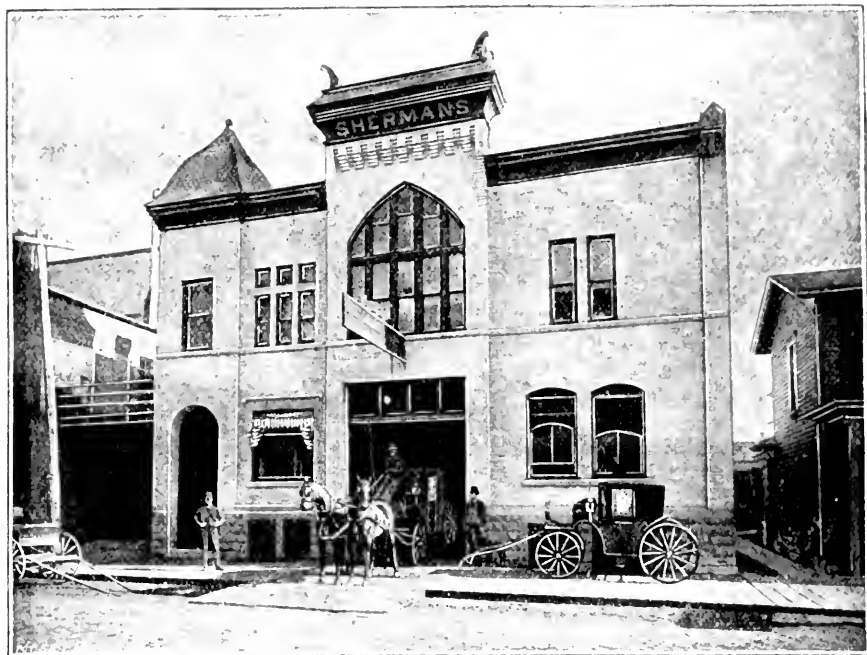
Watchmaker and Engraver—Dealer in Gold and Silver Watches—No. 813 Water St.

A leading and representative house in the line of watches and jewelry, is that of Charles E. Rhodes, established in 1872, and since conducted by him with ability and success. His beginnings were small, but for many years his trade has been steadily advancing and extending. The enterprise has grown in prosperity as it has grown in years, and its popularity has kept pace with its progress and development. The store is located at No. 813 Water street, a site possessing every advantage for the purposes of business, being in the heart of the retail portion of the city, and artistically and appropriately equipped and furnished. The premises occupied consist of the basement and main floor, each 25x100 feet in area, wherein is displayed for sale a most select stock of attractive articles of utility and ornament, usual to the lines of goods carried by first-class houses similarly engaged. They embrace watches of the celebrated make of Howard & Co., and of other American factories, in solid gold and silver cases; also, imported watches, diamonds, handsomely mounted in original design, clocks, solid gold and plated jewelry, silver and electro-plated ware, chronographs, gold pens and pencils, charms, etc. His specialty is, repairing and engraving; and not only is work in these particular departments warranted, but every article included in the stock is guaranteed as represented. He employs only skilled workmen, and does a large trade in the city and surrounding country.

The house is a favorite with customers, both on account of its work and honorable business methods, as also for its regard for the interests of its patrons, to whom it offers the most advantageous terms.

W. D. SHERMAN.

Livery and Boarding Stable No. 715 Adams St.



In 1886 Mr. W. D. Sherman erected one of the handsomest and most conveniently accessible buildings for the purpose in Bay City, and began the livery business under the most favorable auspices. He had previously, for a number of years, been associated with F. E. Tyler in the same line, under the firm name of Sherman & Tyler, and was familiar with all the requirements incident to a successful conduct of operations in that field of enterprise. His premises are located at No. 715 Adams street, in the new building above referred to, a two-story structure 60x120 feet in dimensions, built of white brick, peculiarly adapted to the uses for which they are employed. The basement, of which it might be remarked, is so commodious and lofty that it becomes almost a main floor, is used for the stock, containing twenty-six stalls and ten large loose boxes for the stabling of valuable horses. In the arrangement and equipment of this department of the business, scientific precautions have been taken to insure an abundance of light and ventilation, as also to facilitate the removal of the animals in case of fire. The main floor is occupied with a handsome suite of offices and waiting parlors, carriage and harness rooms, and other conveniences, the second floor being largely devoted to the storage of sleighs and vehicles not in use, whither they are conveyed by elevator. Mr. Sherman's specialty is first-class livery and coupe service, also boarding of horses. In the former branch of the business he uses from sixteen to twenty head of horses and is supplied with the most elegant lines of hacks, coupes and large carriages in the city; also with light top buggies, one and two-seated road wagons, very light road buggies, etc., in great variety and of the best make in style, finish and reliability. In the boarding department he cares for a number of gentlemen's private equipages, including some of the finest turn-outs in the city.

EDDY, AVERY & EDDY.

Manufacturers of Lumber and Salt—Water St. bet. Tenth and Eleventh.

Among the leading firms in Bay City, engaged in the promotion of the lumber and salt industries, that of Eddy, Avery & Eddy, stands prominent. It is one of the oldest in the State, having been established by Eddy, Murphy & Avery during the pioneer days at Port Huron. It is now composed of Edwin Eddy, of East Saginaw, John F. Eddy, of Bay City and the Newell Avery heirs of Detroit. The present organization was effected in 1864, and up to 1880, was known by the firm name of Eddy, Avery & Co. In the later year, however, the present style was adopted without material change in the composition of the firm.

They are located on Water street, between Tenth and Eleventh, where their plant occupies a considerable territory. The saw mill is 120x180 feet in dimensions, with the full equipment of a double mill, including two large circular saws, Wickes Brothers' gang saw, powerful steam feeds, lumber and slab transfers, stock lifters, edging and trimming machines, with other appliances of modern make for effective service, the whole driven by four engines, one of two hundred and forty horse-power, operating the gang mill saw; one of three hundred and seventy-five horse-power, operating the circulars; one of twenty-five horse-power working seven saw dust carriers, conveying the saw-dust, the only fuel used, direct from its place of deposit to the furnaces, and a fourth of twenty horse-power for driving the main carrier for slabs. This large equipment of machinery is fed from a battery of nine tubular boilers. Four of these are 5½x16 feet in dimensions each, two 6x16 feet, and three 4x16 feet in size each.

In the manufacture of lumber, the logs are taken from the boom by an endless chain dotted with teeth, forced up an incline to circular saws where they are faced and forwarded to the gang mill over a roller conveyance. After being cut into lumber, the latter are run along rollers to the trimming tables, thence by the same mode of conveyance to the sizing tables, where they are cut into equal lengths, and thence taken on cars to the piling grounds. All the saw filing, gumming, etc., is done automatically by machinery. The annual output of the mill is 25,000,000 feet of lumber, 3,500,000 laths, 1,000,000 staves and 500,000 pieces of barrel heading. In addition, the firm yearly has thousands of logs cut to their order by other mills. Their salt industry is represented by six salt wells with drill house and pony engine equipments, extensive salt blocks, packing houses, cooperage, etc., and manufacture 70,000 barrels of salt per annum, which are disposed of through the Michigan Salt Association. The logs from which the lumber is cut, are obtained from all parts of the Upper and Lower Peninsulas. The product is shipped east. The firm give employment to two hundred hands and a large number of horses here during the season, and to a force of from three to four hundred hands in their lumber camps during the winter.

They also own large tracts of pine and farming lands throughout the State, and the volume and character of their business have made them powerful factors in promoting the growth and prosperity of the Saginaw Valley.

H. L. SEMPLINER.

Merchant Tailor and Gents' Furnisher—Water Street, Foot of Center Ave.

The promising clothing and gents' furnishing house owned and directed by H. L. Sempliner, was established here in September, 1888. His place of business is one of the very best in the city, being located on Water street at the foot of Center avenue, and directly opposite the New Fraser House. The store occupied is 25x125 feet in size, and handsomely furnished and finished, also completely equipped for the accommodation of the select trade, to the requirements of which he successfully caters. His lines of stock are full and choice, chosen with care, and embrace foreign and domestic cloths, cassimeres, vestings, suitings, etc.; imported underwear, gloves, ties and novelties, also the same description of goods, the product of the best American manufacture, and every article included on the invoices of a first-class haberdasher. He makes goods to order, according to the latest modes, employing only first-class hands, and in the way of materials, finish and fit, his work is not surpassed by that of any merchant tailoring establishment in the two cities.

J. N. McDONALD & SON.

Flour, Feed and Grain Proprs. Bay City Flouring Mills First and Water Sts.



The pioneer enterprise in the line of milling industries in Bay City is that now owned and directed by J. N. McDonald & Son, at the corner of First and Water streets. Mr. McDonald, Sr., settled in Bay City at an early day in the history of the present municipal corporation, coming hither from Canada, and has ever since his advent been an active and potent agency in the origin and development of means that

would tend to the enrichment and advance of the city of his residence. In 1867 he erected the first merchant flour mill operated here. While large and complete in its appointments, and possessing a producing capacity of 50 barrels of flour per diem, this mill was unpretentious in comparison with those of a later day, and soon became inadequate to supply the demands of the trade. During the winter of 1869-70, the old mill was the scene of an extensive conflagration, in which the entire plant became the prey of flames, occasioning a severe loss and brief suspension of operations. Soon after this occurrence, however, George C. Fray was admitted as a partner in the enterprise, the mill was rebuilt, and within six months from the date of its destruction, was being run with improved machinery and a daily capacity of 125 barrels of flour.

The new structure, which rose from the ashes of its predecessor, still stands, though during the intervening years constant additions have been made to the building and its equipment. It is three stories high, 50x80 feet in size, and was furnished in the first instance with machinery embodying such auxiliaries and patents as were then available. In 1884, however, machinery adapted to the grinding of the raw material into roller process flour was substituted, the mill being fitted with a complete set of roller process machinery throughout. Along in 1877 Mr. Fray retired from the firm, and Geo. H. Shearer succeeded to the vacancy. The mill was conducted under the name and style of McDonald & Shearer until February, 1888, at which date Mr. Shearer withdrew, and John A. McDonald was received into partnership, the firm name being then changed to J. N. McDonald & Son. The specialties manufactured embrace brands that have secured an established reputation for purity and superior excellence wherever they are known. They include "Gold Dust," which is the leading specialty; also "Roller Process," "Straight," "Climax," "Cyclone," and are in constant demand. The output of the mill is one thousand barrels of flour per week, giving employment to twenty competent employes, and supplying a large local trade, as also an equally extensive and important patronage along the river and bay. The firm handles, in addition, large quantities of grain and feed products, with receiving, shipping and storage facilities, complete and commodious. Railroad tracks are accessible at the mill door, and a warehouse 60x100 feet in size, and extending from the rear of the mill to Saginaw street, affords ample accommodations for the deposit and protection of cereals and stock.

The continued prosperity and high standing of the firm testifies to its worth. The large and extending trade, to which they give their undivided attention, bespeaks a confidence in the purity of their products and in the business methods they employ that requires no elaboration.

WILLIAM B. ROUSE.

Lumber and Salt Manufacturer—Woodside Avenue, Near City Limits.

The large and finely equipped saw mill of W. B. Rouse was erected, by J. M. Rouse, father of the present proprietor, early in 1871. Mr. Rouse, Sr., owned and operated the mill until 1878, when it came into the possession of E. F. and W. B. Rouse. The latter immediately increased the facilities of the plant, by the addition of new and improved machinery, at the same time establishing the salt industry and otherwise providing for the promotion of both branches of the enterprise. The plant was conducted under their joint management until 1882, when W. B. Rouse became sole owner, and has since directed its operations, residing in an elegant home opposite the mill office. The mill and salt wells are eligibly and prominently located on Woodside avenue, adjoining the corporate limits of Bay City, and are among the best furnished and available for manufacturing purposes in this vicinity. The saw mill proper is a commodious structure, 100x130 feet in dimensions, and equipped with a powerful gang saw, circular saws, steam feed carriage, butting saws, edgers, trimmers and other requisite machinery furnished with motive power by three engines, fed from a battery of four steel boilers, 6x16 feet in size, each provided with seventy-four flues with three and four inch tubes. The plant also includes a desirable river frontage, docks, piling grounds and other accessories, in every way complete and desirable. The logs are obtained from the Northern Peninsula and other portions of the North and Northwest, and the product annually amounts to 15,000,000 feet of lumber, which is shipped to Buffalo, Tonawanda and other depots of supply for the Eastern markets. The salt manufacture includes the salt wells, with drill house and engine accompaniments, a large salt block, and the necessary packing house facilities, and turns out 20,000 barrels of salt per annum, which are sold by Mr. Rouse in car-load lots to the Chicago and St. Louis trade. He employs from ninety to one hundred hands and his yearly business is very large.

Mr. Rouse is a representative man of this portion of the country, and has been untiring in his efforts toward the prosperity of Bay City and the State of Michigan. His operations in the line of his productions are very extensive, and the demand for his commodities is equally large, and constantly increasing and extending.

HANDY BROTHERS.

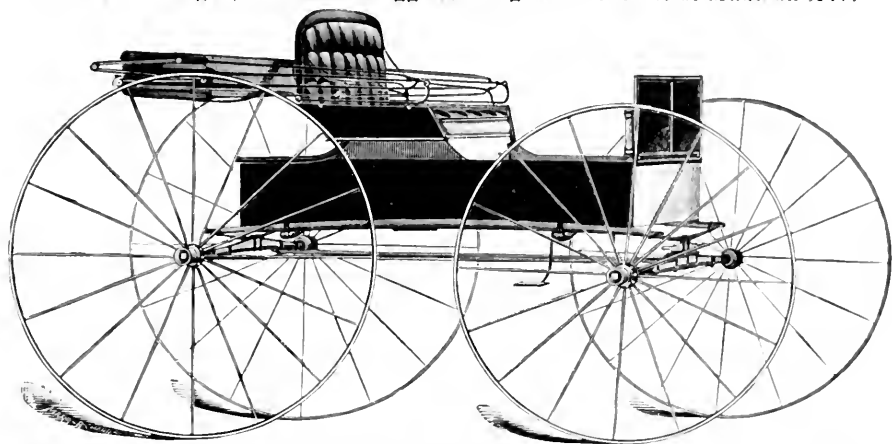
Box Manufacturers, Planing Mill—West Bay City.

One of the most prominent and comprehensively equipped planing mills and box factories in West Bay City, if not in the Valley, is that of Handy Brothers. The firm is made up of Thomas L. Handy and Charles W. Handy. It was organized in 1884, and wields a powerful influence among the industries, in its special line, in this vicinity. During the month of August, 1887, their establishment was destroyed by fire, entailing a heavy loss, and temporary suspension of operations. They rebuilt, immediately, however, increasing their facilities and resuming business in what is pronounced the most desirable premises of the kind in this section. They are eligibly and conveniently located, and consist of a commodious and substantially built structure, 100x130 feet in dimensions, divided into a planing-mill and box-factory, and furnished with a full and complete equipment of machinery and appliances, for a speedy and economical production of all the lines of manufacture conducted. In the department of planing, they do custom work, for shipment in car-load lots to eastern consignees, their range of box manufacture embracing every description of boxes for use in every department of trade, for which such articles are in demand. Their products are among the best in the market of supplies, in that branch of the business, and enjoy a wide-spread and deserved reputation for the qualities of their material and durability, throughout the East, West and South, whither they are shipped in large quantities.

The Handy Brothers are representative manufacturers and citizens, and have always been prominent and substantial aids in the development and promotion of enterprises that would contribute to the public prosperity.

BAY CITY BUGGY WORKS.

Mfgrs. Carriages, Phaetons, Buggies, Sleighs, Etc. Foot of Madison Ave.



One of the important and leading industries which has of late years become firmly established in Bay City, is the manufacture of carriages, buggies, etc., which is carried on here with a large degree of success, contributing substantially to the city's prosperity, and being the source of supply for an extensive and lucrative demand. The leading establishment in this line in the Saginaw Valley, is the Bay City Buggy Works, established in 1876, the operations of which, during succeeding years, have elevated the standard of that class of work, enhanced its value and appreciated the importance of Bay City as a manufacturing center.

They are located at the foot of Madison avenue, adjacent to the Michigan Central and Flint & Pere Marquette railroads,—a site affording excellent facilities for the shipment of wares and the receipt of stock. They are two stories high, 50x300 feet in dimensions, containing office and display rooms, and carrying, in the latter, full and complete lines of the products manufactured. The iron working, wood working, painting and varnishing shops, drying and finishing rooms, trimming department, etc., and other accommodations requisite to a first-class equipment, are equally commodious and convenient. The range of manufacture embraces carriages, phaetons, buggies of every pattern and description, including the "Brewster," "Timken," "Fairy Queen," with side and elliptic springs, open and covered, with "Piano," "Corning" and "White Chapel" bodies; also, buckboards, road-carts, etc., in addition to sleighs and cutters, single and double seated, of the "Portland," "Bailey" and "Swell" styles, finished and upholstered in manner and design both comfortable and elegant. They also carry large invoices of materials and unfinished vehicles, to supply the trade demands in both particulars. The product of the works is of the best and most stylish description. The raw material is of superior quality, the buggy gearings being made of thoroughly seasoned hickory selected with special care; the axles, springs and tire are of the finest grades of tempered steel, and the ornamentations and finishings neat, appropriate and durable. Their product is very large, the item of cutters alone footing nearly 1,000 annually; and the plant gives employment to a force of from fifty to sixty expert operatives. The trade in buggies, carriages, phaetons, etc., is extensive in Texas and in the Southwest, also in Dakota, Minnesota and Iowa; the cutter trade is largely in Michigan and Minnesota.

The works are under the management of J. B. Fox, who is a thorough carriage-maker of large experience, who served five years' apprenticeship in the East, and has for several years been connected with some of the leading manufactories of the West. Under his management, the works have been enlarged and their quality improved, enabling their successful competition with rival concerns in all parts of the country. The works occupy a permanent place on the list of Bay City industries, and have been prominent in the aid they have furnished for the development and fostering of the city's prosperity.

CHARLES BREITMEYER.

Florist—Corner Sixth and Trumbull Sts., Bay City.



The green-houses and gardens of Charles Breitmeyer, one of the leading florists in the Bay Cities, are located at the corner of Sixth and Trumbull streets, easily accessible by street railroad or private conveyance. They occupy a varied and attractive site, and present to the visitor a beautiful and picturesque landscape of luxuriant foliage and horticultural beauties. Mr. Breitmeyer began the business in Bay City in 1885, coming from Detroit. During January, 1887, his improvements were destroyed by fire, but immediately rebuilt.

His gardens cover upward of three acres, the green-houses, three in number, occupying one-third of that area. He has recently completed the building of a handsome residence, in the grounds, for his own occupation. His stock of plants is very large and complete, including every description known to botanical science, and indigenous to every climate. His roses, magnolias, orange blossoms, Cape jasmines and other tropical productions, are to be seen in profusion, as also the blossoms and plants grown in more northern latitudes and in Europe. His green-houses are commodious, and supplied with every necessary convenience and appliance for the propagation and successful cultivation of all in his line, while his floral designs for decoration purposes, receptions, weddings, funerals and other occasions, have secured to Mr. Breitmeyer a well-merited reputation for beauty and originality in their combinations and design. His enterprise is in all respects unsurpassed, and his facilities for promptly filling orders are well known and appreciated. He employs a force of skilled assistants, and does a large business locally and in the surrounding country.

Mr. Breitmeyer is an experienced florist, having been educated to the profession under the direction of his father, who is one of the most prominent in the same line in the West, and whose green-houses and gardens at Detroit are among the largest in the country. He is a pushing, public-spirited citizen, and has achieved success upon the basis of merit.

WILSON HOOP CO.

Manufacturers of [Coiled Barrel and Keg Hoops—Ninth and Washington Sts.—West Bay City.

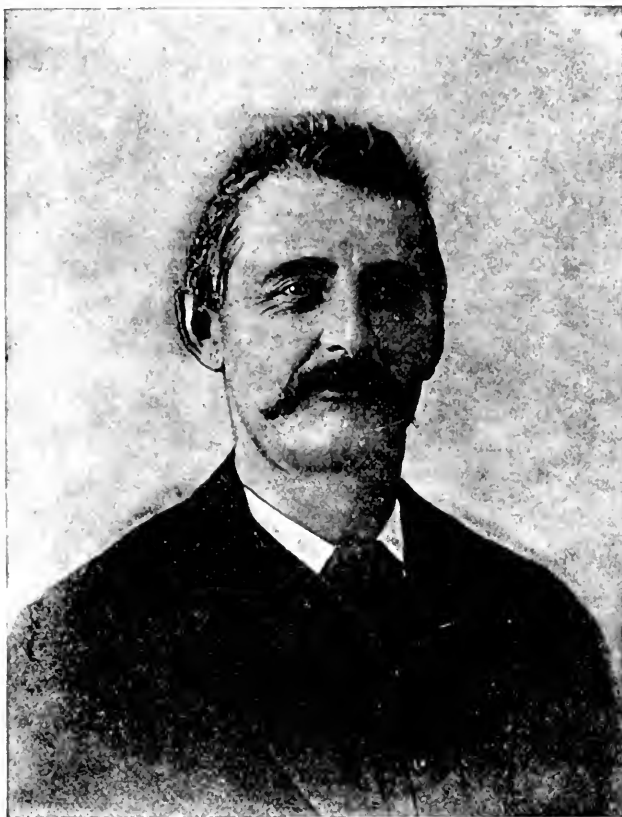
The Wilson Hoop Company was organized in 1882. It is composed of F. L. Wilson and Isaac Pierce, of West Bay City, Alexander Bush, South Arm, Mich., and W. G. Pierce, of Watertown, N. Y. Their manufacture is that of barrel and keg hoops, by means of an ingenious mechanical contrivance, the invention of Mr. Wilson, and the operations of the company have grown larger and larger, every year since their commencement.

The premises occupied are located at the corner of Ninth and Washington streets, where they cover two blocks of ground, with valuable river frontage, and unsurpassed shipping facilities. On the Middle Ground, opposite, they have a large boom for storage of logs. The mill proper is 100 feet square, substantially built and furnished with knife hoop, and other machinery, driven by two engines, one 12x18 inch cylinder for the hoop cutter, and the other a 12x16 inch cylinder for the remaining appliances of the plant. The hoops are made from elm logs, the same having first been steamed in tanks for twenty-four hours, and for which purpose there are seven tanks, each eight feet deep and 8x24 feet in dimensions. When taken from the tanks the logs are conveyed to the hoop cutter, a powerful machine driven by an engine with a 12x18 inch cylinder, where they revolve against knives moving horizontally, and are cut into rough hoops, at the rate of 105 per minute. The latter are thence passed through various trimming and sizing machines into the drying-room, and thence to the piling grounds. Steam is the motive power employed to operate the machinery, and is furnished from a boiler 5x16 feet in dimensions, with seventy-three three-inch flues.

From thirty-five to forty hands are employed, and the annual products of the company are 18,000,000 hoops, which are in part sold to local salt manufacturers, but mainly shipped to the eastern markets. The company also own and operate a branch of their industry at South Arm, Michigan.

LOUIS BERTCH & SON.

Fresh and Salted Meats. All kinds Sausages. Nos. 112 and 114 Center Ave.



LOUIS BERTCH, DECEASED.

One of the oldest, best known and most prosperous establishments in Bay City, devoted to the business of supplying the trade with fresh and salt meats, also manufacturing a superior quality of sausages of every kind, is that of Louis Bertch & Son, at Nos. 112 and 114 Center avenue. The concern was founded by Louis Bertch during 1873, and for a number of years he attended to the management of its affairs. Subsequent to its organization, Mr. Charles W. Bertch was admitted into partnership, when the present firm was constituted, and so remained until 1887, when Mr. Louis Bertch deceased. Since then the estate of the latter and

Charles W. Bertch, the junior partner of the original firm, have conducted the enterprise, the firm name, however, remaining unchanged. They possess one of the very desirable locations for the business in the city, at the above numbers on Center avenue, and enjoy a trade that is only limited by their capacity to supply. The premises occupied are 40x80 feet in size, and well equipped with appurtenances and conveniences, including a refrigerating department of ample capacity, and specially constructed for the uses for which it is employed. In addition to these accommodations they own a slaughter-house, 50x100 feet in dimensions, located on the Saginaw River, at the Flint & Pere Marquette railroad docks, where their accommodations for the slaughter and preservation of beef are commodious and perfect, embracing a refrigerating room in which four car-loads of dressed beef can be conveniently stored. They slaughter from five to six car-loads of cattle per month, also extensively dealing in smoked and salt meats of their own curing. They employ a force of from ten to fifteen hands, and besides a large trade locally and with boats, engage in an extended jobbing trade in Northern Michigan.

MILLER & LEWIS.

**Mufers, Rough and Dressed Lumber, Laths and Shingles—South Water Foot
Thirteenth St.**

This mill was established in 1866, when Albert Miller began the manufacture of rough and dressed lumber, lath, shingles, salt, etc., and in 1881, George Lewis became a partner, and the present firm was organized. Their plant is located on South Water street at the foot of Thirteenth street. The mills, salt block, piling grounds, cooperage, offices, barns, etc., cover a territory of twenty-five acres, and are in all respects completely equipped and furnished. The saw mill is a two-story building 180x100 feet in dimensions and adequately supplied with machinery of the latest and most approved design, which is driven by three powerful engines, fed by two batteries of seven and three, respectively, steel tubular boilers. The planing mill is 160x125 feet in size, and equally complete in its furnishings and appointments. Here the firm plane and dress a large proportion of the saw mill output for shipment in car lots to New York, Boston and other depots of supply in the eastern markets. A force of one hundred and fifty hands and a large number of teams are employed at the mill, the product of which annually amounts to 18,000,000 feet of lumber, from two to three millions of lath, four millions of shingles and two millions of pieces of heading, which are sold to the trade in all directions. Included in the plant, are six salt wells and drill houses, each supplied with a pony pumping engine, also an extensive salt block. This branch of the business yields a product of 30,000 barrels of salt per season.

Their planing mill is the most complete in the Valley, their boom and shipping slips are unsurpassed, tracks run through the yards and by the planing mill door, thus affording superior railroad facilities, and the water frontage owned by the firm is among the largest and most valuable on the river.

In addition to this connection, the firm are extensively interested in other business enterprises, Mr. Miller being the senior partner in the firm of Miller Bros., lumber manufacturers, and the firm also being partners in the establishment of Joseph Turner & Co., dealers in logs, lumber and lands, also during the winter season, conducting large operations in the lumber camps of the North, where they own vast tracts of land, and employ two hundred and fifty hands.

They have invested a very large capital in their business, and enjoy an enviable reputation for integrity and reliability.

MILLER BROTHERS.

Lumber Manufacturers—Middle Ground.

The mill for the manufacture of lumber, of which the firm of Miller Brothers, composed of Albert Miller, Andrew J. Miller and James Miller are owners, is prominent among the large industries in that line carried on in Bay City. It was established by Albert Miller in 1882, and by him carried on until 1885, when the present firm was organized. It is located on the "Middle Ground" between Bay City and West Bay City, a desirable site, and is completely equipped to meet the requirements of the trade. Besides the mill building, the plant is occupied with valuable river frontage, fine dockage, booms and large piling grounds. The saw mill is 150x100 feet in dimensions, provided with all requisite machinery of the latest and most approved pattern, embracing Wickes Brothers' gang mill saw, steam feed carriage, of large power and capacity, with other implements and appliances for facilitating production at the least expense of time and labor, run by two powerful engines, fed from a battery of six boilers each four by sixteen feet. The annual output of the mill is 12,000,000 feet of lumber, which is shipped to eastern points, in the manufacture of which employment is furnished to eighty hands. The firm has recently included in its line the sawing of logs on commission, general among the Valley mills, and engage extensively in that business, in addition to their regular operations.

The firm, individually and collectively, is leading in its line and a powerful aid in the development of substantial prosperity here and elsewhere. The senior member is also head of the lumber manufacturing establishment of Miller & Lewis, and partner of the firm of Joseph Turner & Co. The remaining members of Miller Brothers are also interested in other enterprises, and are valuable and important factors in the business progress of the Valley.

CHICAGO SHOE HOUSE.

Danziger Bros., Props.—Boots and Shoes—Ronech Block—820 Water St. U

The Chicago Shoe House, a centrally located and completely equipped establishment for the sale of the finer and medium grades of boots and shoes, was founded in 1882, by Benjamin P. and Oscar Danziger, who constitute the present firm of Danziger Brothers. They



This style of shoe, while having a very low vamp, is so shaped, that the vamp seams do not touch the joints, and is therefore the easiest fitting shoe in the market.

efforts have not been without results, both valuable and permanent. They employ a skilled force of polite and gentlemanly assistants, and do a large business in the city and Valley. The firm enjoys the advantages of long training and ample capital, and the house enjoys the fullest measure of confidence among its patrons.

are men of long experience in, and thoroughly conversant with the business, as also with the requirements of the trade, and their success has been achieved by that careful attention to the fostering of mutually advantageous relations, which, in all well regulated commercial transactions, exist between factor and patron. Their place of business is in the Ronech block, a well known and popular trade center, at No. 820 Water street, in premises twenty-five feet front, with a depth of one hundred feet, handsomely furnished and supplied with every convenience and facility for the display and sale of their large and varied stocks of goods. These include every commodity in the line of foot-wear for men, women, youths, misses and children, of the finest and best qualities and of the latest styles as soon as they appear. They purchase from the most celebrated eastern manufacturers, whose products are known for their durability and for finish, making their selections from stock adapted to the wants of the trade, and buying for spot cash. They are thus enabled to offer their customers superior inducements in quality and price, and their

W. W. HODGKINS.

Wholesale and Retail Grocer—No. 304 Center Ave.

Among the prominent houses who aid in promoting the reputation of Bay City as a locality for the purchase of the purest and best of groceries and family supplies in that line, that of W. W. Hodgkins occupies a leading position. The business was first established in 1879 by the firm of Goeschel & Hodgkins, both gentlemen remaining in charge and personally directing the building up of a large and substantial trade until 1887. During that year, Mr. Hodgkins purchased the interest of his partner, and has since managed the affairs of the house under his own name, entering to a fine family trade, and keeping in stock the choicest lines of commodities to be obtained in the markets of supply. His place of business is at No. 304 Center avenue, one of the most eligible locations in the city, in the center of the trade district, and otherwise desirable and convenient. The premises occupied are 30x100 feet in dimensions, neatly arranged and appointed with accommodations for the display, storage and sale of his stock. His specialties are coffees of his own roasting, fine teas and confections, in all of which he carries full lines; also, every description of staple and fancy groceries, provisions, and in their seasons, fruits and vegetables. He employs a full staff, and does a large trade of the best character in Bay City and vicinity.

BAY CITY FISH COMPANY.

Thomas R. Merrill, General Manager—Saginaw River, North of West Bay City.

The fish industry of Saginaw Bay and vicinity, has assumed large proportions, enlisting large investments of capital, affording employment to a large number of operators, and supplying a correspondingly large demand in all parts of the country. One of the most prominent and reliable agencies engaged in this field is the Bay City Fish Company, which embarked in business in 1882, and has, for a period of six years, been conspicuous in its development and promotion. Its success has been pronounced, and the trade has become of no inconsiderable volume, extending from New York to New Orleans, and from the lakes to the Missouri River. The company's fish house is located on the west bank of the Saginaw River, about two miles north of West Bay City. The premises are 115x55 feet in dimensions, and will soon include an addition 75x55 feet on the dock, fully equipped, and where is handled a very large daily catch of white fish, pickerel, etc., the product of over one hundred and fifty nets, which are shipped, in fish cars, to Chicago, Louisville, Cincinnati, St. Louis, Kansas City and throughout the South and West. These cars are constructed for the preservation of fish in transit, and so perfectly do they meet the requirements of the service, that fish can be kept fresh, in the most oppressive weather, for a period of fifteen days and upwards. The company also conducts a fish house at St. Ignace, from which white fish are obtained all summer, also receiving white fish, pickerel and lake trout from Lake Superior and Winnipeg, and owning valuable fishing grounds on Saginaw Bay. They have, in addition, agents at every source of supply in the United States and Canada, and have received fish from the Bay of Quinte, (off Lake Huron) Canada. A force of traveling men constantly canvass the fishing sections, as far east as New Brunswick, for the eastern markets.

This extensive business, which is of inestimable value to the Lower Peninsula, is under the direction and management of Mr. T. R. Merrill, who has been intimately associated with the fishing interests of the Northern lakes, and has contributed in no small degree to their development and prosperity for a period of twenty years. During the war he was a soldier in the Union army, serving in Virginia, where he participated in all campaigns from Bull Run to Antietam, campaigns which culminated in the downfall of the Confederacy, and shrived the American armies with an imperishable lustre. At the close of hostilities he came west, engaging in business, first at Detroit, thence removing to Bay City, with results that have redounded to the credit of the commercial profession and to the prosperity of the commonwealth.

ROCHESTER SHOE HOUSE.

Dealers in Boots and Shoes—No. 918 Water St.

A favorite establishment for the purchase of boots and shoes, carrying large and diversified stocks, and contributing to supply a large demand, is the Rochester Shoe House. The business was established here some years ago by Detroit capitalists, who conducted operations until March, 1888, when Burt Regna, of Hawley, Mich., purchased the enterprise and still controls the same, with Louis Cummings as manager, who occupied the same position during the administration of the Detroit owners. The store is located at No. 918 Water street, in the center of the city, and accessible to the trade. The premises occupied consist of a two-story building, 25x100 feet in size, arranged in the best manner for the display and storage of stock, and equipped with every facility for the handling of the goods. Full and complete lines of boots and shoes are carried, of fine and medium grades, for men, women, youths, misses and children, the product of the best eastern manufacturers, and adapted to every service. They are made specially for this market, and in workmanship and material are not inferior to hand-made articles in the same departments, while superior as regards price. The house does a large trade in the cities, as also in the country, among dealers, farmers and lumbermen, and has acquired a reputation for its supplies extended and invaluable. Mr. Regna has materially increased the facilities of the concern, and is prepared to fill all orders with the least delay. His manager, Mr. Cummings, is familiar with the business, and to his efforts the success of the house is measurably due.

THOMAS MUNN.

Mfr. of Saw Mill Machinery—Twenty-Third St. Crossing Flint & Pere Marquette R. R.



The manufacture of sawmill machinery, carried on by Thomas Munn, is one of the influential industries conducted in the Lower Peninsula. He established the business in 1868, as part owner of the Valley Iron Works, thence moving to the corner of Eleventh and Washington Sts., finally to his present site in 1885. He is located at the Twenty-third street crossing of the Flint & Pere Marquette railroad, one of the most advantageous points in the city for manufacturing purposes, and is provided with complete conveniences for receiving and shipping machinery. The premises occupied are 60x120 feet in size, thoroughly equipped with mechanical appliances, unsurpassed in extent and variety, and adapted to the manufacture of the special products, many of which are the invention of Mr. Munn, annually

turned out in the concern. His range of production includes gang and circular saws, upright and lathe mills, parallel edgers, slitting machines, globe valves, gearing of all sizes, etc. His five-saw and two-sawed No. 2 edgers, the result of his inventive genius, are considered the best machines of the kind in the United States, and are in general use. They are skillfully built, and considered the cheapest in the market. The establishment is complete in all its appointments and is a prominent factor of the manufacturing interests of the Saginaw Valley.

Mr. Munn is a native of Philadelphia, but has been a resident of Bay City since 1862. He has made valuable improvements in saw mill machinery, and is the inventor of the present improved gang saw. In his business he gives employment to a force of fifty-five hands, and his products are in constant demand throughout Michigan, as far west as California, and in the lumber regions of the Southern States.

WEBSTER & PETTAPIECE.

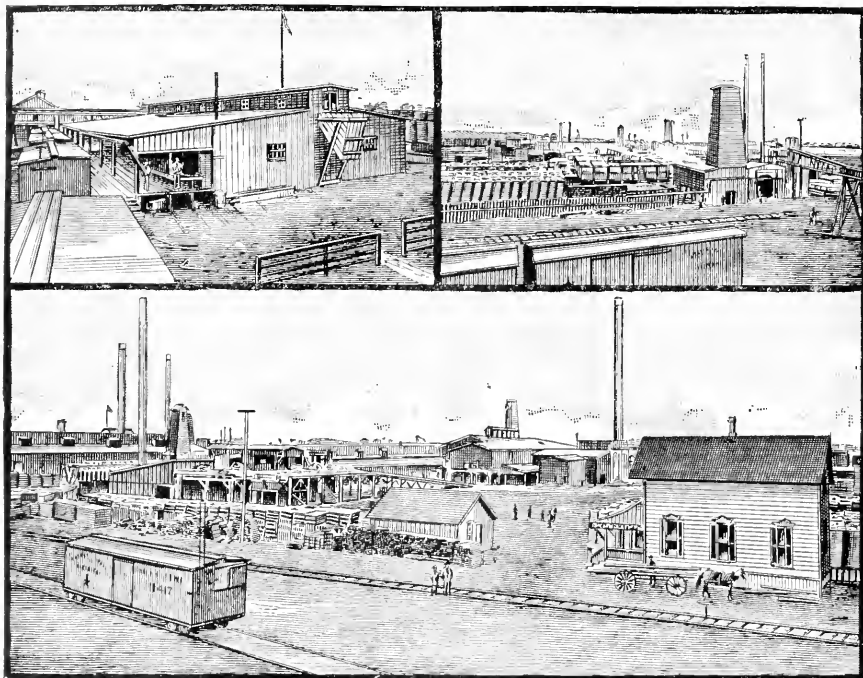
Abstracts and Real Estate—Eddy Block, Center St.

The firm of Webster & Pettapiece, composed of the Hon. Thomas E. Webster and W. A. Pettapiece, was organized in 1887, for the purpose of conducting a general abstract, real estate and loan business. They are well-known, and maintain the highest reputation, professionally and otherwise. Judge Webster is an attorney of eminent standing, and for eight years has held the office of Probate Judge, while Mr. Pettapiece has been for many years deputy Registrar of Bay County, and during the canvass of 1888 was elected to the office of Register of Deeds of Bay County.

They are located in the Eddy block, on Center street, and are supplied with every facility for transacting the business in which they are engaged. They are provided with the plats, maps and books containing abstracts of title to every piece or parcel of ground in Bay County since its incorporation, and are prepared to make special examinations for pending suits, judgments, liens or incumbrances against or upon same, to furnish information from the records, etc., upon the shortest notice, and at the lowest rates. They also deal in real estate, buying and selling for their own account, or to order, collect rents, investigate investments, perfected and proposed, and perform other services connected with the lease or transfer of realty. In addition, they loan money and negotiate loans upon city and farm property, and though but of comparatively recent origin, the firm is doing a large local business, which is conducted with systematic enterprise, and to the entire satisfaction of a steadily increasing clientele.

DOLSEN, CHAPIN & CO.

Lumber and Salt Manufacturers—Retail Lumber Yard—No. 2901 North Water St.



The firm of Dolsen, Chapin & Co., composed of John L. Dolsen, Arthur B. Chapin, Robert B. Dolsen, Henry E. Chapin and Mrs. Helen A. Wood, was organized in 1874, as successor to the firm of Dolsen, Chapin & Bro. The mill owned by them was originally built by Dolsen & Walker in 1864, with a limited capacity and requiring a correspondingly limited force to handle. The mill was burned shortly after its completion, but immediately rebuilt, and passed under the control of the firm above referred to, and from which it was purchased by Dolsen, Chapin & Co.

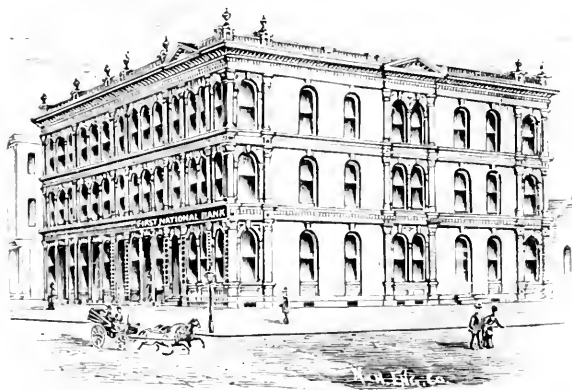
The plant covers an extensive area, and includes saw mill, planing mill, salt wells, booms, piling grounds and other conveniences, accommodations and appointments necessary to the branch of manufacture carried on. The saw mill is 125x150 feet in size, equipped with a gang mill containing thirty-four saws, large inserted tooth circular saw, powerful steam feed carriage, trimmers, edgers, heading and lath machines, and other accessories, run by two engines fed by a battery of three boilers, 6x16 feet in dimensions each. The planing mill is 80x150 feet in size, and equally as completely supplied with machinery for planing, re-sawing, tongneing, grooving, and other purposes, stave heading, lath mills, etc., the motive power to operate which is furnished from an engine of 175 horse-power, fed by two boilers, each 6x14 feet in dimensions. They also run a large retail yard for the city trade, and sell largely in car-load lots.

The salt plant embraces six wells, with drill houses and pony engines, an extensive salt block, large packing houses, cooper shops, where the barrels for the product are manufactured, etc., and other aids necessary to the requirements of the service. They also conduct an extensive and thoroughly equipped box factory, where a car-load of boxes are completed daily. The establishment, as will be seen from the above, is unsurpassed by any similar industry of the kind on the river in point of location

and equipment. The dimensions and furnishings of the premises have been revolutionized since it was erected, nearly a quarter of a century ago. As improvements were made, they were adopted, and nothing was left unsupplied that would promote production in quality or quantity. The annual product includes 20,000,000 feet of lumber, 1,500,000 lath, 45,000 sets of barrel stock, and 40,000 barrels of salt. The capacity of the piling grounds is 12,000,000 feet of lumber, and of the booms a total of six million of logs. A force of from 160 to 175 hands is employed, and the lumber product is shipped to the eastern markets, while the salt is sold through the Michigan Salt Association, of which they are members. The firm is an influential one and is widely known.

BAY NATIONAL BANK.

Successor to First National Bank—Corner Center and Washington Aves.



The First National Bank of Bay City was organized in May, 1864, with a capital of \$50,000. In January, 1883, in contemplation of the expiration of the bank's charter, which would have occurred on February 24, of the same year, a re-organization was effected, and upon January 17, 1883, the Bay National Bank began operations with a capital of \$200,000; James Shearer, President; B. E. Warren, Cashier, and a board of directors made up of the leading capitalists and business men of the Bay Cities. The bank has pursued a successful career, the magnitude of its transactions and the high and honorable

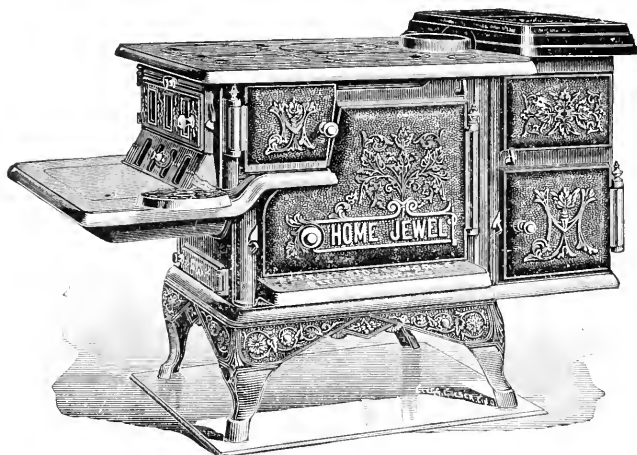
character it has maintained, have secured for it a conspicuous position among the monetary institutions of the State.

The bank is handsomely located in the stone building at the corner of Center and Washington avenues, where it occupies the main floor, with a frontage of twenty-five feet on Center avenue. The interior is finished in rosewood and walnut, and affords commodious accommodations for the transaction of its large operations. It transacts all business pertaining to general banking. Receives deposits, discounts commercial paper, makes collections, deals in national, State and local securities, buys and sells foreign exchange, issues letters of credit on all the leading cities of Europe, and has correspondents at all the leading monetary centers. The report of the condition of the bank at the close of business June 30, 1888, not only evidences its prosperity but the interest it takes in the business affairs of Bay City, and the assistance it extends to the characteristic enterprise of her people. At that date the loans and discounts amounted to \$597,392.60, the deposits reaching \$415,519.63, and the surplus \$60,114.85. The policy of the bank has always been as a leading factor in the prosperity of Bay City, rendering liberal assistance in the promotion of all commercial, manufacturing and individual enterprises, and stimulating trade by its influence. It enjoys an extensive patronage, and a reputation for enterprise unsurpassed by that of any similar undertaking in the West.

The present officers are: Byron E. Warren, President; J. Frank Eddy, Vice-President, and F. P. Browne, Cashier. The directors are Edgar A. Cooley, Thomas Cranage, Byron E. Warren, Henry B. Smith, Alexander Folsom, J. Frank Eddy, William H. Miller, Luther L. Hotchkiss and F. P. Browne, leading and prominent business men, and financiers of experience and success in their several lines of operations.

STOVER, LARKIN & CO.

Hardware and Cutlery—Nos. 121 & 123 Thirty-first St., Cor. Harrison St.



Early in 1888, the hardware firms of Johnson & Co. and W. E. Larkin & Co. decided to consolidate their interests, and, in conjunction with Mr. R. V. Munday, of W. H. Miller & Co., organize a stock company under which the same line of business would be carried on with increased facilities, and with results that proceed from the combination of capital, an extensive trade and ability to procure stock at the lowest market prices. Acting upon these con-

clusions, the firms and gentleman above mentioned incorporated the Stover, Larkin & Co. venture on February first of the same year, with the following executive officers: R. V. Munday, President; F. H. Stover, Vice-President, and W. E. Larkin, of W. E. Larkin & Co., as Secretary and Treasurer. Under auspices so advantageous the company began its career, which has been one of success and prosperity from its inception.

The business is carried on in a new double brick building, built specially for the purpose by the company. It is located at the corner of Thirty-first and Harrison streets, is two stories high, 50x120 feet in dimensions, and furnished with all modern equipments and conveniences. The store and its furnishings are very complete and commodious, affording ample accommodations for the display, sale and storage of stock, and for the transaction of business. The establishment also contains a workshop, where large invoices of tin, copper and sheet iron ware are manufactured for the trade. The stock carried includes every description of hardware and cutlery, stoves, tinware, paints, oils, glass, putty, agricultural implements, builders' hardware, household hardware, etc., etc. The company, in addition, are the manufacturers' agents for saws, belting, files, and other mill supplies, and employ a competent force of clerks and salesmen. The trade is large, locally, and also among the mills and throughout the surrounding country. The company, from its inception, has achieved a success which has been substantial and permanent.

ROBERT MAXWELL.

General Steamboat Agent—Maxwell's Dock, rear No. 911 Water St.

Mr. Maxwell began the general steamboat agency business here in 1878, and occupies commodious and convenient premises, consisting of the dock, warehouse and office, and where, in addition to acting as the agent of transportation lines, he does a general forwarding, warehouse and commission business. He is agent for the Bay City and Alpena steamers—"Arundel" and "Metropolis"—the latter a large and handsomely appointed side-wheeler, departing semi-weekly; for the Saginaw Transportation Company, operating between Bay City and Cleveland, O.; for the steamer C. A. Forbes, leaving Bay City Mondays, Wednesdays and Fridays of each week, for Au Gres on Saginaw Bay; and is thoroughly familiar with the varied requirements of the shipping and traveling public, and has acquired a large and steadily increasing patronage.

WHITNEY & PLUM.

Wholesale Cracker Bakers, Manufacturing Confectioners—Nos. 514 and 516
North Washington Ave.



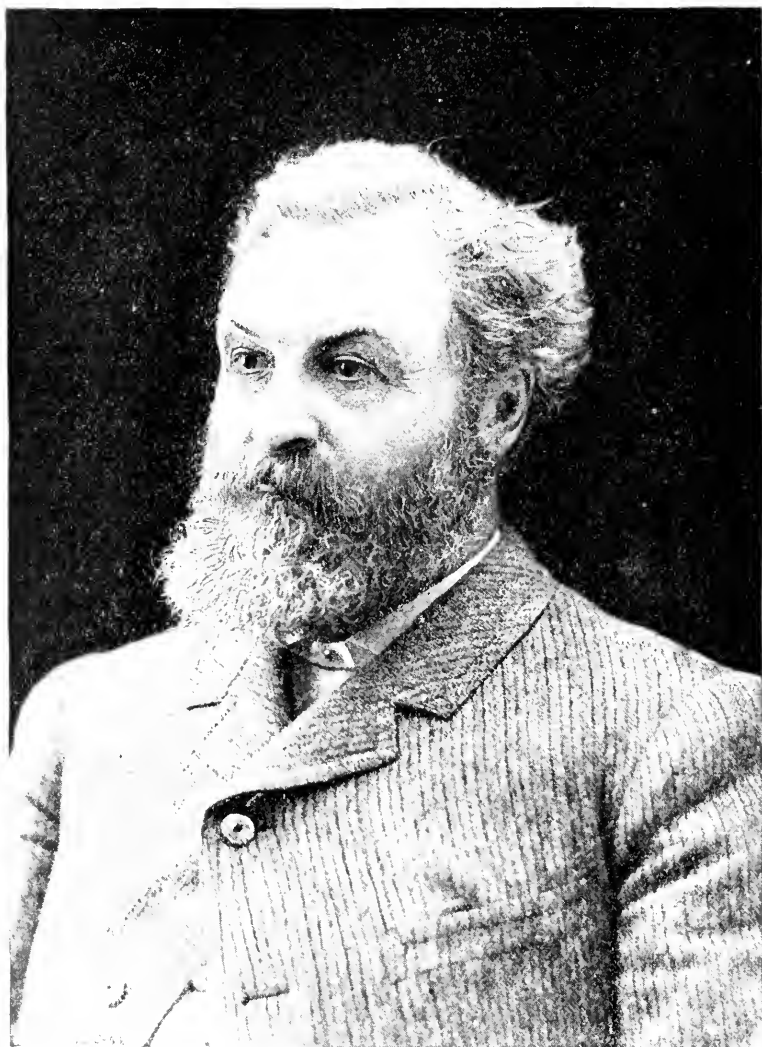
The firm of Whitney & Plum, wholesale cracker bakers, consisting of C. C. Whitney and J. H. Plum, was organized in February, 1888. The business now conducted by them was established in 1879 by the firm of Pomeroy & Whitney. In July, 1887, the name was changed to C. C. Whitney & Co., and so continued until the present firm was constituted at the date above mentioned. It is the pioneer manufacturing house in its line, and the only one of its kind in the valley.

They are located at Nos. 514 and 516 North Washington avenue, one of the most available sites in the city, convenient of access, and within easy distance of the railway depots and steamboat landings. The premises occupied consist of a two story and basement brick, 50x100 feet in dimensions, well apportioned and appointed, affording ample accommodations for manufacturing and commercial purposes, and fully equipped with the latest improved machinery and appliances for service in an establishment of this character, driven by steam. Their line of production embraces crackers, biscuits, and all grades of sweet goods, such as wafers, snaps, cookies, etc., and in which they have met with success. Their lines of confectionery includes creams, caramels, chocolate work, penny goods, etc. They give employment to a force of from thirty to thirty-five experienced operatives and three travelers, and do a large and steadily increasing business in Bay City and throughout the surrounding country as far north as Sault Ste. Marie and Marquette, and as far west as Ludington. The members of the firm are business men of enterprise, and the success they have achieved is due not more to the purity and quality of their products than to the honorable methods they employ in their dealings with the trade.

G. A. EMRICH.

Grocer and Dealer in Butter, Eggs and Vegetables—No. 402 Washington Ave.

One of the leading and youngest houses engaged in the grocery trade in Bay City, is that of G. A. Emrich. It is a comparatively recent acquisition to the ranks of commercial endeavor, having been established in 1887, but has met with deserved success, and is building up a large and progressive business of the most desirable character. Mr. Emrich is located at No. 402 Washington avenue, one of the leading and fashionable thoroughfares, convenient of access and otherwise desirable. He occupies an attractively equipped store, 25x100 feet in dimensions, supplied with every facility for the accommodation of the trade and the transaction of business, and carries large and complete lines of selected stocks. His specialties are Crown Baking Powder, Deter's Crown and Logan's Flavoring Extracts, also keeping the usual articles included in the list of staple and fancy groceries, in addition to butter, eggs, cheese, and fruits and vegetables in their season. He has established a reputation for carrying commodities of the purest and freshest make, purchased from first hands, and as offering inducements to customers that come from the exercise of enterprise and the enjoyment of exceptional relations with business centers. He does a large and increasing retail trade in Bay City, and merits the hearty appreciation expressed in the public patronage he enjoys.



E. S. VAN LIEW.—SEE OPPOSITE PAGE.

E. S. VAN LIEW.

City Property; Real Estate—Nos. 7 and 8 Fisher Block, West Bay City.

The real estate interests of West Bay City and vicinity afford ample and substantial inducements for investments, safe, remunerative and certain in the payment of large profits. One of the heaviest dealers in real estate here is E. S. Van Liew, a civil engineer, and one of the most eminent in his profession, who settled in West Bay City in 1866, when the present municipality was known as Wenona. In 1880 he engaged in the purchase and sale of realty on his own account, with an experience of twenty years to guide him in his operations, and ample capital to aid him in the promotion of his enterprise. He does no commission business whatever, limiting his deals to those made upon his individual account exclusively. He was formerly agent for the McGraw estate, which inventoried large realty holdings in West Bay City, and in 1883, when the estate was finally administered upon, Mr. Van Liew and the Hon. S. O. Fisher, at that time partners under the firm name of Fisher & Van Liew, became purchasers of the undisposed of property belonging to the estate in this city. It included about 300 lots, improved and unimproved, all located within a half mile of the West Bay City Council Chamber, and within one mile of the City Hall of Bay City. Since then this investment has appreciated in value, and the improvements of the Michigan Central road, consisting of an engine house and shops, in progress of building in vicinity of these lots, will still further enhance their importance upon the market. They are now on sale at prices and upon terms to suit purchasers. He is also heavily interested in improved and unimproved property in the Bay Cities and throughout the surrounding country, besides owning valuable pine lands in Georgia, Alabama and Mississippi, and mineral and timber areas in Kentucky and Tennessee, in addition to titles to properties in other parts of the United States.

He is located at suites Nos. 7 and 8 Fisher block, Midland street, and has, during his residence here, been repeatedly elected to positions of honor and trust in the city and county, to the prosperity of which he has so liberally and unselfishly contributed. He is the present President of the West Bay City branch of the American Building and Loan Association, of Minneapolis, Minn., which has a capital of fifty millions.

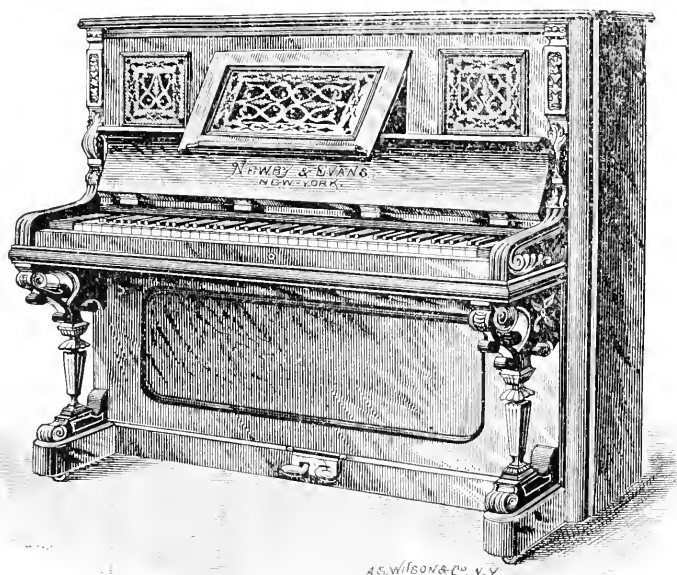
A. B. PERKINS & CO.

Wholesale Fruits and Produce—Nos. 208 and 210 Third St.

A decided and important factor in the development of commercial prosperity in Bay City, though the concern is comparatively a recent acquisition to mercantile circles, is the wholesale fruit and produce house of A. B. Perkins & Co. The business was commenced by the firm of Perkins & Houghton in 1885, and was continued under that name and style until May, 1888, when Mr. Houghton withdrew and the present firm, consisting of A. B. Perkins and William Perkins, his brother, was created. The business, which is managed by A. B. Perkins—Mr. William Perkins residing in Detroit—has annually increased in volume and importance, and the field of usefulness has at the same time been extended and occupied. Their place of business is at Nos. 208 and 210 Third street, in a central and available locality, conveniently situated with reference to trade, and otherwise advantageous and desirable. Their premises consist of a two-story and basement building, having a frontage of fifty feet on Third street, with a depth of sixty feet, supplied with elevator and dry storage systems adequate and valuable, in addition to all modern equipments and auxiliaries adapted to the requirements of the service. They carry large and select lines of goods, to supply the equally large demands made upon their resources, and cater to a trade with which choice commodities only are acceptable. Their stock includes both imported and domestic fruits and provisions, such as bananas, oranges, lemons, grapes, figs, etc., which come direct from their producers *via* New York; the entire range of fruits, etc., grown in California; as also apples, peaches, pears, etc., indigenous to this latitude; in addition to potatoes, onions, and a general line of country produce, as well as Oa-Mt-Ka and Baltimore oysters, in complete supply and variety. They employ six clerks and salesmen, also two teams, and their trade, which is locally large is extensive along the lake shore, and among dealers and consumers upon the lines of railroads running out of Bay City.

BELL'S MUSICAL ART EMPORIUM.

Dealer in Pianos, Organs, Picture Frames, Mouldings, Etc.—706 Washington Ave.



The art emporium of M. H. Bell is one of the leading enterprises of its type in Bay City, and holds a commanding position among the artistic circles, created and sustained through agencies similar to that presided over and directed by Mr. Bell. He began business here in 1886, and has since enlarged his facilities, equipment and supplies to meet the demands of admirers of the refined in art, and who are exacting in their requirements.

He is located at No. 706 Washington avenue, in a well-appointed and tastily-furnished store, opposite the postoffice, and does a large business. The premises occupied consist of the basement and main floor, each 25x120 feet in dimensions, affording sufficient room for the display of his select lines of goods, and the transaction of his large business. The lines carried embrace pianos, square, upright and grand, from the well-known and exceptionally-celebrated factories of the Webers, Boardman & Gray, Shoeninger, Newby & Evans, and others, and organs of the make of Newman Bros., the "Palace" brand, etc., etc., musical instruments, strings and equipments generally, artistic frames and mouldings, artists' materials, etchings, engravings, parlor and mantel easels, imported oleographs, art novelties, mats, fine stationery, bric-a-brac, etc., in which, in addition to ministering to the local demand, he does a general jobbing business, selling at manufacturers' and importers' prices.

Mr. Bell employs a competent force of assistants, and is able, on account of the varied resources contained in his stock, to offer a wide range of selection, to a trade in the city and surrounding country which enjoys, through his enterprise, advantageous terms and fully equipped invoices from which to choose, as taste, necessity or inclination may dictate.

M. RIEGEL.

Dealer in Groceries, Provisions, Etc.—West Bay City.

An old and well-established grocery and provision store is that of M. Riegel in West Bay City. Mr. Riegel is a native of Germany, but immigrated to America in 1871, locating at Salzburg, now embraced within the territorial limits of West Bay

City, where he engaged in his present business in 1878, becoming postmaster during 1879, and so continuing up to date. He occupies a commodious store at an eligible and accessible site, the premises consisting of a two story and basement building, 25x100 feet in size, and in every way adapted for the uses to which they are devoted. He carries full and complete lines of staple and fancy groceries, produce, provisions, clothing, crockery, glassware, tobaccos, cigars, notions, fruits and vegetables, novelties, delicacies, and other articles connected with the demands of the trade. All of the commodities handled by Mr. Riegel are of the best manufacture, and his relations with dealers and producers are of a character so advantageous that his patrons are thereby enabled to obtain goods at the lowest prices. His trade, which is local and throughout the surrounding country, is large and steadily augmenting in value.

HAMMOND, STANDISH & CO.

Wholesale Dealers in Chicago Dressed Beef—Office cor. First and Water Sts.

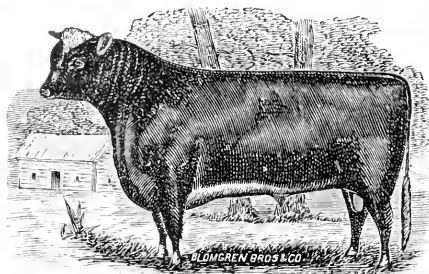
The firm of Hammond, Standish & Co., wholesale dealers in Chicago dressed beef, etc., is the Bay City branch of a duly incorporated company having its headquarters at Detroit, with branches located throughout the country as bases of supplies for consumers distributed about an extensive and thickly populated territory. The officers are: George H. Hammond, President; James D. Standish, Secretary and Treasurer; Sidney B. Dixon, Vice-President; C. D. Standish, Assistant Treasurer, and Harry E. Tremain, Manager.

The Bay City branch, which also directs the operations of a co-ordinate branch at St. Ignace, Mich., was established by Mr. Harry E. Tremain in 1883. He is a gentleman of large experience, familiar with the requirements of the trade, and possessing business sagacity and affability, that with other qualities have very largely contributed to the success of the enterprise in the Upper and Lower Peninsulas. The concern is contained in an extensive and well-equipped building, one hundred feet square, at the corner of First and Water streets, conveniently arranged and appointed for business, receiving and shipping purposes, embracing within its commodious area office and counting-rooms, the refrigerating department, 50x80 feet in dimensions, and other arrangements for the preservation of their commodities, and the expeditious service of the trade. The slaughter and packing houses of Hammond, Standish & Co. are at Detroit, where the facilities for meeting the very large demands made daily upon their resources are as complete as mechanical skill and scientific research can make them, and where a force of several hundred operatives are employed the year round. They also own and manage similar establishments at Omaha, Neb., and Hammond, Ind., the latter twenty miles south of Chicago, from which several depots, the trade in sections contiguous thereto is supplied, business being conducted under the firm name of George H. Hammond & Co. The oleomargarine plant is also at Hammond; the yards and buildings covering fifteen acres; the capacity is 1,100 cattle and 100,000 pounds oleomargarine per day. The supplies for Bay City and East Saginaw are furnished from the company headquarters at Detroit, whence they are transported to distributing points in Hammond's Line of refrigerator cars, an invention of Mr. Hammond of unsurpassed excellence for the preservation of dressed meats. The products are unladen from these cars, immediately they arrive at depots of supply, and hung on hooks in the refrigerating room, subject to the demands of the trade. The concern is as important as its resources are extensive and its trade extended. A total of about 8,000 heads of beef, and 12,000 sheep and lamb, with 400,000 pounds of oleomargarine, are required annually to serve the consumers as far north as Alpena, Marquette, Sault Ste. Marie, etc., in addition to the products sent out from East Saginaw branch. Their staples are dressed beef, fresh pork and mutton, sausage, etc., also the Excelsior brand of smoked meats, and their trade, in addition to that mentioned above, is almost unlimited among the lumber camps and in marine circles, giving steady employment to a force of twenty hands.

The value of this undertaking to Bay City and the surrounding country needs no elaboration. Its output is up to the highest standard of excellence, and its management has developed one of the most potential and indispensable of factors in the building up of trade and material prosperity.

BAY CITY BEEF CO.

L. Cornwell, Proprietor—Adams, Between Third and Fourth Sts.



The Bay City Beef Company was established in Bay City during 1883. To Mr. L. Cornwell, of Mount Morris, Mich., are the public indebted for an enterprise that has become one of the most important of its kind in the Valley.

He is located on Adams street between Third and Fourth, in premises 25x120 feet in dimensions and in every way equipped for the business. The front part of the building is occupied as an office and sales-room, and provided with an elevated railway and scales of Fairbank's pattern, for the weighing and delivery of goods.

To the rear is the refrigerating room, 25x80 feet in size, with capacity for two car-loads of dressed beef, pork, sheep, etc., requisite to the demands of the trade. He receives an average of two car-loads of Swift's choice Chicago dressed beef weekly, also about one hundred and fifty heads of dressed hogs and mutton and lamb in proportion. These are for local consumption. In addition, two car-loads of dressed beef per week are shipped direct from Chicago by Mr. Cornwell, to supply the demand along the North Shore, accompanied by a representative of the company to attend to the preservation and distribution of the invoices. His commodities are carried in refrigerator cars in transit between Chicago, Bay City and the North Shore, by means of which their purity is assured. The consignments here are delivered direct from the refrigerator cars into the refrigerating room, by means of the elevated beef railway above referred to, and when sold are conveyed into the sales-room by the same agency, weighed on the elevated scales and delivered to consumers. This system is very complete, and its employment avoids the necessity of handling the meat and other unpleasant features, ordinarily connected with the business. In addition to the line of products carried by Mr. Cornwell, he also keeps full supplies of smoked meats and deals extensively in live stock, having a farm of 1,800 acres at Mount Morris, always stocked with about two thousand head of sheep, from two to three hundred head of cattle and from fifty to seventy-five head of draught and carriage horses. Besides his interest at Bay City, he is proprietor of the Saginaw Beef Company, and owns similar industries at Cheboygan and Sault Ste. Marie. He is a man of enterprise and his efforts in behalf of Bay City's prosperity have been attended with the most gratifying results.

The undertaking here is in charge of A. J. Woolfitt as manager. He employs a competent force of assistants, supplying the trade in Bay City and throughout the adjoining country. He is a man of energy and ability, and the reputation of the house for correct business methods and ability to execute orders, has obtained for it a large and prosperous trade.

CHARLES FITZHUGH, JR. & CO.

General Real Estate Dealers—Cor. Sixth and Adams Sts.

A real estate firm conspicuous for its reliability, substantial character and frequent and important transactions, is that of Charles Fitzhugh, Jr., & Co. The firm is composed of Charles Fitzhugh, Jr., and A. McDonell, and was organized in 1882. It is possessed of large capital, is familiar with values throughout the State, and is fully prepared to promptly and satisfactorily execute all orders for the purchase, sale or lease of houses and lands, or either, in Bay City and vicinity, and elsewhere. They buy and sell on personal account and to order, improved and unimproved properties, city and country, farm and pine lands, lease same, investigate titles, care for estates, collect rents, and generally the lines of business pursued in real estate offices. Their operations are reduced to a system, Mr. Fitzhugh attending to the negotiations incident to transactions in and transfers of realty, Mr. McDonell, who is a practicing attorney, to the legal aspects and phases that may arise. They are agents for the estates of Mr. Heath, B. Whipple, M. F. Ballou and others, and do a large and annually increasing business.

BAY COUNTY SAVINGS BANK.

Phoenix Block—Cor. Center and Washington Aves.

The Bay County Savings Bank is well known throughout the State as one of the most reliable and invaluable monetary institutions. The utility of savings banks as agents for the promotion of thrift among all classes, especially with those of modest means, and aiding their securing financial independence, is unquestioned, and to supply such aids to the industrious resident of Bay City and vicinity, was the Bay County Savings Bank established. It was organized in February, 1884, commencing operations on the fifth of March following. It was at once successful, and that success has accompanied its career ever since. The bank occupies elegant premises at suite No. 202 Phoenix block, the most attractive and conveniently located business building in the city, corner of Washington and Center avenues, and does a safe and conservative, at the same time active and extensive business. The rules of the bank provide for the payment of interest to depositors at the rate of four per cent. per annum, and deposits made on or prior to the fifth day of the month draw interest from the first of that month, and when made after the fifth, interest begins on the first day of the succeeding month on all sums deposited for at least three months. Individual accounts are limited to two thousand dollars, and interest is credited in July and January of each year. The solid character of the institution is expressed in its annual report, rendered July 2, 1888, which shows the capital stock at \$50,000, with a surplus of \$10,000, and deposits approximating \$250,000, and further emphasized by the fact that the bank pays a semi-annual dividend of five per cent. to stock-holders. The business is local and the present officers, composed of prominent and influential capitalists and citizens, are as follows: Alexander Folsom, of Folsom & Arnold, lumber and salt dealers, President; G. Henry Shearer, of Shearer Brothers, real estate dealers, Vice-President, and John Mulholland, Treasurer; with a Board of Directors consisting of Alexander Folsom, G. Henry Shearer, Darwin C. Smalley, of Smalley Bros. & Co., proprietors of the Valley Iron Works; H. M. Gillett, attorney; Gustavus Hine, wholesale meats; Newell A. Eddy, lumber and salt merchant, and John Mulholland, who gives his undivided attention to the affairs of the bank, in which line his experience peculiarly fits him, he having been connected with the First National and Bay County banks for fourteen years, and was one of the principal organizers of this institution.

The bank is one of the soundest in the west, and its management is a guarantee of its solvency and business methods.

RUSSELL BROTHERS & CO.

Box Manufactory and Planing Mill—West Bay City.

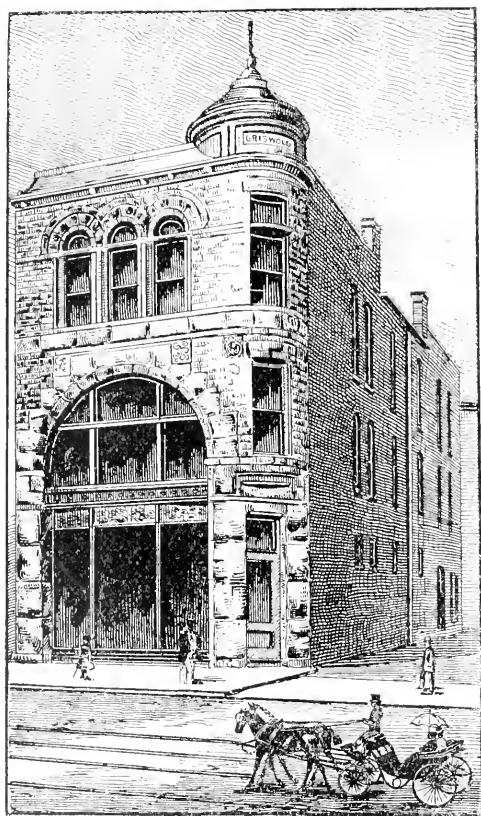
The firm of Russell Brothers & Co., engaged in the manufacture of boxes and the conduct of planing mill facilities, is one of the most prominent and representative in these important branches of the lumber industries in the Saginaw Valley. The firm consists of A. D. Russell, Alexander Russell and F. I. Russell. They organized in 1885, and since then have done an extensive business in their several lines of manufacture. They are most conveniently located in West Bay City, and possess unsurpassed advantages for handling the large and increasing demand that is made upon their resources to supply. Their planing mill and box factory occupies a commodious and well arranged building, one hundred feet square, and amply furnished with every convenience and mechanical appliance necessary to the business, embracing planers, re-sawers, tongue and grooving machines, with other appurtenances, driven by an engine of sixty horse-power, fed from a battery of boilers 5x16 feet in dimensions. They plane, groove and re-saw lumber to order, and finish other lines of interior woodwork as required by dealers and the trade, for shipment in cargo and car-load lots. The manufacture of boxes is their specialty, and is carried on very extensively, the products in this department, including a varied and diversified assortment, which are shipped in the knock down, to points of distribution throughout the West and South. They also do a large retail business in flooring, ceiling, mouldings and bill stuff. They employ thirty hands, and afford to customers all the advantages of price, terms, prompt acknowledgment of orders, and other inducements incident to a large and well managed manufacturing enterprise.

ALBERT B. GRISWOLD.

China, Glass and Crockery Ware, Wall Paper, Etc.—No. 210 Center Ave.

Perhaps no house in Bay City, engaged in any branch of mercantile pursuit, is better known through its wares and business enterprise, than that of Albert B. Griswold, dealer in china, glass, crockery, wall paper, etc. He caters to a large and select trade, and his business aggregates a very considerable amount in value every year. Mr. Griswold became a factor in commercial circles in 1866, at which date he

began business, and since when he has conducted the undertaking with a large measure of prosperity, becoming one of the foremost dealers in his line of supplies in the Lower Peninsula. Until recently, he occupied the two-story and basement building at No. 809 North Water street. During 1888, however, Mr. Griswold completed the Griswold block, a three-story and basement edifice, 20x100 feet in dimensions, of red and gray sandstone, into which he removed in the fall of the same year. The building is located at No. 210 Center avenue, between Washington avenue and Saginaw street, and is an ornament to the city. Its site is unsurpassed for business purposes, and it is equipped with every convenience. His stock embraces every article known to the trade, essential to the useful or decorative in art,—complete and varied. It includes imported china of the famous Crown Worcester pattern, of the equally celebrated Haviland and Minton manufacture, and from the well-known potteries of Limoges and Dresden; also, Staffordshire, Eng.,



and American granite ware, Bohemian, Belgian, Hungarian, French and English fancy glassware, American glassware—and which, with the exception of a few special lines, is equal if not superior to the imported product,—well calculated to charm the fastidious, as also the more conservative, of purchasers and dealers. In addition to these, his stock of lamps of all designs and at all prices, fine cutlery, silver and plated ware, wall paper, etc., is unapproachable. He employs a full staff of clerks and salesmen, and responds to the demands of a large trade in the city and surrounding country.

The quality of goods kept in stock, their low prices, and other advantages offered to consumers, have made the house a depot of supplies for an extensive and steadily increasing patronage.

S. E. BURNHAM.

Boat Builder—Manufacturer of Oars, Paddles, Etc. Foot of Midland St.

Mr. S. E. Burnham carries on an extensive and prosperous industry in the line of boat building and the manufacture of boat equipments, at the foot of Midland street, West Bay City. He is a native of Maine, and came to Bay City from East Saginaw. He established the business in which he is now engaged in 1880, and has since that date been occupied in its direction and management.

The yards devoted to his enterprise, at the above designated locality, are conveniently and amply equipped, and well situated for the uses to which they are appointed. The workshop is 25x100 feet in dimensions, commodious and complete in its furnishings, and supplied with all the latest machinery adapted to his line of manufacture, driven by steam. His specialties are barges, row boats, straight and spoon oars, etc., for clubs and sportsmen; also manufacturing paddles, rafting and salt well poles, etc., in great variety and of the best materials. In addition to these he builds steam yachts and steam tugs, in which he is considered superior, and enjoys a wide reputation. During the summer of 1888 he built a steam yacht 35 feet in length, to the order of parties residing in the Lake Superior country, which met with such high approval that the same parties commissioned him to build a second craft of the same description, but of materially larger dimensions and tonnage, the same to be completed at the opening of navigation in 1889. During the season of 1888 he also completed a steam yacht for his private use, but was induced to part with the boat for a large price. In the winter of 1888-9 he built a duplicate of the latter craft, which, in respect to its proportions, design, finish and equipment, is not surpassed by any similar product in the same line of industry on the lakes. He employs a force of thoroughly experienced and competent boatwrights, and does a large trade in Bay City and the surrounding country, as also supplying an extensive demand for his products in Northern Michigan.

His business is among the largest in its line in the Lower Peninsula, and the superior quality of his output, with the liberal terms afforded patrons, have conspired to secure to himself and his venture an established position in the trade.

I. OBEY & CO.

Wholesale and Retail Liquor Dealers—Jobbers in Fine Cigars—No. 1114 Washington Ave.

One of the leading and substantial liquor houses in Bay City, occupying a prominent position in commercial circles and enjoying an enviable reputation and a large trade, is that of I. Obey & Co. The business was first established by Mr. Obey in the year 1875, and he conducted its operations until 1884, when Joseph Guindon was admitted as a partner, and the present firm was organized.

They are located at No. 1114 Washington avenue, a site of unsurpassed excellence in point of convenience to the trade, in premises 30x100 feet in dimensions, and well equipped and appointed for the display and sale of the large stocks carried. These embrace full lines of the finest qualities of imported French brandies, imported wines of the choicest vintage, cordials, liqueurs, gins, etc.; also the best brands of American bourbon and rye whiskies, and native wines of standard purity, all of which are sold to consumers at the lowest rates commensurate with their superiority. They also handle extensive supplies of imported Havana and Key West and other brands of imported and domestic cigars, and their methods of dealing are characterized by the utmost fairness and liberality. They employ a full force of clerks, and operate two wagons for the delivery of goods at the residences of customers and at the depots for shipment to distant points, and do a large trade in the two cities, as also throughout the Northern and Northwestern portions of the State.

The firm and its members are well known and popular, thoroughly reliable and enterprising, and their goods can always be depended upon for their purity. In addition to his interest in the present concern, Mr. Obey owns large holdings in the Bay Ice Company, and is extensively engaged in lumbering at Sanford, Michigan. They are a substantial firm, and merit the success to which they have attained.

G. L. FREDERICK VON WALTHAUSEN.

Druggist and Chemist—No. 815 Saginaw St., Opposite the City Hall.



G. L. FREDERICK VON WALTHAUSEN.

G. L. Frederick Von Walthausen owns and conducts the oldest drug house in Bay City. It was established by Mr. Von Walthausen in 1860, at a period in the history of the present municipality, when the promise for its growth and development was less encouraging, and the trade to be supplied was less numerous and substantial. His success, however, has been gratifying, and his trade is annually increasing and extending. He is a gentleman educated to the profession of pharmacy, a skillful and experienced chemist, and otherwise peculiarly fitted and qualified for the business to which he has devoted many years. He is located at No. 815 Saginaw street, opposite the City Hall, whither he moved early in 1888, from the corner of Center and Adams streets, his original site. The premises are 25x80 feet in dimensions, well situated in the retail center of the city, and furnished with conveniences, and appointments requisite to the demands of the trade. He carries a fine stock of miscellaneous drugs and chemicals, of the purest qualities, in addition to the extracts, preparations and compounds of established superiority,

also fancy goods, perfumeries, soaps, etc., adequate to the demands of a patronage that requires the best in the several lines of these articles. His specialty is compounding prescriptions, to which he has particularly devoted his attention, and in which he uses only the freshest and purest ingredients. He employs a sufficient force of competent assistants, and serves a large local trade, with which his long experience, distinguished scientific attainments, and the reasonable prices asked have inspired with a confidence, deserved and general throughout the Valley.

SMALLEYS & CO.

Manufacturers and Dealers in Pine and Hardwood Lumber—West Bay City.

The firm of Smalleys & Co., manufacturers and dealers in pine and hardwood lumber, is representative of the manufacturing interests of the Lower Peninsula, and composed of men who have been active in promoting the growth and prosperity of this section for nearly a generation. It was organized in 1883, by William Smalley, D. C. Smalley, William T. Smalley and F. T. Woodworth, who constitute the firm, and whose operations in their present business have increased in volume and importance during the years that have since followed. They manufacture and deal in Norway pine and hardwoods generally. They own and occupy premises six acres in extent, at a desirable location in West Bay City, also property adjoining—the latter being leased—including in its spacious limits mills, piling grounds and other improvements necessary to the handling of their large and varied production. The mill is equipped with all requisite machinery, and is convenient to water and rail transportation, also provided with every facility for the receipt and shipment of lumber and lumber products. They are prepared to execute orders at the shortest notice, and upon the most liberal terms, to corporations, factories and the trade to which unsurpassed inducements in the way of material and price are offered. Their output during 1888, aggregated 7,000,000 feet of pine and hardwood lumber.

The members of the firm are enterprising citizens and manufacturers, the Messrs. Smalley being also the owners of the Valley Iron Works.

JOHN McLENNAN & SON.

Dealers in Pine and Hardwood Lumber—Yard Corner First and Van Buren Sts.

Mr. John McLennan is one of the pioneers in the lumber trade, long since established at Bay City, with which he has been prominently and influentially identified for nearly a quarter of a century. He is head of the present firm of John McLennan & Son, composed of himself and William McLennan, and in 1886, opened extensive yards for the sale of special lines of lumber. They occupy three blocks of ground at the corner of First and Van Buren streets, adjoining the tracks of the Michigan Central and within easy distance of the main tracks of the Flint and Pere Marquette road, being thus equipped with facilities of unsurpassed excellence for shipping and receiving. Their specialties are hardwood and pine lumber, their stocks of the former including white and red oak, white and black ash, maple, etc., also basswood, cottonwood, flooring, siding, ceiling, etc. The hardwood is shipped east, south and west and 5,000,000 feet are required annually to supply the demands from dealers and manufacturers in those sections. The pine, of which large invoices are handled, is consigned chiefly to the eastern markets. They employ a full force of yard hands, and their trade is steadily augmenting and extending.

The members of the firm are enterprising merchants and citizens. The senior member is a large property owner in all portions of the State, principally in Fraser County, and their undertaking is backed by ample capital. They are prepared to fill orders at the lowest rates and promptly; their stocks are exactly as represented, and their business ventures are among the most substantial and important of the agencies that are contributing to the prosperity of the Bay Cities.

E. J. HARGRAVE & SON.

Manufacturers of Lumber, Lath, Salt, Etc.—Middle Ground.

One of the most extensive of the lumber and salt industries of the Lower Peninsula is that owned and directed by E. J. Hargrave & Son, on an island, 160 acres in extent, known as the "Middle Ground," in the Saginaw River, between Bay City and West Bay City, of which the firm own and occupy about eighty acres. They operate extensive salt wells and blocks, and turn out 35,000 barrels of salt per year, which are sold through the Michigan Salt Association, and their mill is 100x150 feet in dimensions, thoroughly adapted to the purposes for which it is designed, fitted up with the latest and most improved machinery and devices, and daily consumes six hundred logs in the manufacture of their products. The season's output is 18,000,000 feet of lumber, 4,000,000 lath and 600,000 pieces of heading, which are shipped to Buffalo, Tonawanda, and other depots of supply for the Eastern markets.

Mr. Hargrave is also of the firm of Hargrave, Haven & Co., and Secretary and Treasurer of the Valley Lumber Company, and the firm owns the "Oakland Farm" of 200 acres, where were reared the imported Clydesdale stallion "Prince George of Wales," and one of his colts, "Bonnie Willie."

HARGRAVE, HAVEN & CO.

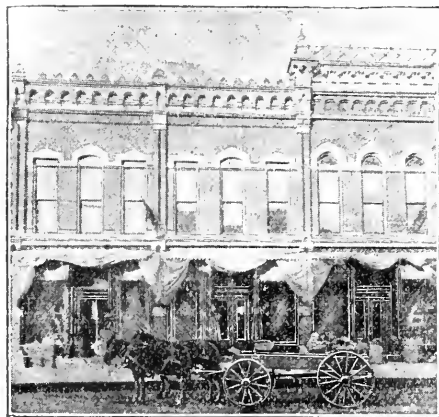
Shingle Manufacturers—Middle Ground.

This mill occupies part of the eighty acre tract in conjunction with E. J. Hargrave & Son, on the Middle Ground, and is considered to be the most perfectly equipped shingle mill in the Saginaw Valley. The mill proper is a large and substantially constructed building, and the machinery is of the latest patterns, embracing one of the celebrated Perkins model ten-block rotary shingle machines, double drag-saws, cutting two bolts at a time, heading machines, with other devices calculated to promote production at the least cost of time and labor. They employ a force of fifty operatives, and the annual output aggregates 20,000,000 shingles, which are largely shipped to points East and South.

The gentlemen composing the firm—E. E. Hargrave, A. C. Haven and E. J. Vance—are largely interested in other business enterprises, and Messrs. Haven and Vance are extensive shingle dealers and do a large commission lumber business.

JAY THOMPSON & CO.

**Dry Goods, Groceries, Boots, Shoes, Etc.—Nos. 108 to 112 Midland St.—
West Bay City.**



A well-known dry goods, grocery, boot and shoe firm in West Bay City, is that of Jay Thompson & Co., composed of Jay Thompson, O. M. Smith and M. A. Knight. It was organized in 1883, and has enjoyed a career of unbroken prosperity since it became established. Their place of business is at Nos. 108, 110 and 112 Midland street, the premises consisting of three large stores, connected by arches, and having a total frontage of seventy-five feet on Midland street, with a depth of one hundred feet, and supplied with adequate conveniences. The store at Nos. 108 and 110 Midland street is devoted to the display of dry goods and boots and shoes, the store at No. 112 being the department of groceries, etc. In the former they carry full lines of staple and fancy dry goods of the latest styles, foreign and domestic, the large

cloak and carpet rooms occupying the second floor; and in boots and shoes they handle the products of the best eastern manufacture. Their stock of groceries is equally select and comprehensive. They also carry full lines of crockery and glassware, of both foreign and domestic make, in all the latest styles and finish. The business of the house is personally managed by Mr. Thompson, the remaining members of the firm being residents of Flint. They cater to a fine family trade, seeking no jobbing, though in every way prepared to supply such demand. The house is leading in its several lines, and carries a very extensive stock in each, the purity of which, as also the judicious and liberal management of the firm, has secured for them individually and their house, a very enviable reputation.

R. SCHEURMANN.

Dealer in Boots and Shoes—Water St. Near Center.

The boot and shoe house of R. Scheurmann is one of the oldest, best known and most popular establishments of its kind in Bay City. Its origin dates back to 1866. Mr. Scheurmann began business in a small way, but by the exercise of qualities which create success, he has, in the twenty-two years of his administration built up a large and extended trade. He occupies the three-story and basement building, 25x100 feet, on Water street near Center, and carries a large and diversified stock of fine boots, shoes, etc., of eastern manufacture, including special lines made expressly to his order and bearing his name, a guaranty of their quality. In addition, he handles the production of Hanan & Sons, A. E. Nettleton & Co., and other manufacturers of men's fine shoes, celebrated for their durability, the fine ladies' shoes, made by J. and T. Cousins, Reynolds Bros., Bennett & Barnard, and the output of other equally famous establishments at the East. He employs a full staff of clerks, and does a large local trade, which is also established in the country adjoining and comparatively remote.

In addition to enjoying a reputation absolutely unassailable, Mr. Scheurmann is distinguished as one of the pioneers in his line of business in Southeastern Michigan. The trade controlled by the house of which he is the head, has been secured through equitable business dealings and number one articles of supply. He served as Treasurer of Hampton Township for two years and was one of the members of the first Board of Police Commissioners created here. In addition, he has been a member of the Board of Education for years and was re-elected in 1888, for another term.

BRUNSWICK HOUSE.

John G. Buchanan, Proprietor—No. 1008 Washington Ave.

The Brunswick House is one of the most conveniently and delightfully situated hotels in the Saginaw Valley. It has long been known and valued as one of the best appointed establishments of its class, in the city, and a favorite resort for all classes of travelers, to whom its cheerful surroundings and home-like comforts are irresistibly attractive. In February, 1888, Mr. John G. Buchanan, the present owner and proprietor, acquired possession of the property. He immediately remodeled, refitted and refurnished the house with a most complete and desirable equipment, taking charge of its subsequent management himself, in which he enlisted an experience of years, and a faculty of consulting the wants of his patrons.

The Brunswick is located in a handsomely shaded square of ground, at No. 1008 Washington avenue, adjacent to the Michigan Central and Flint & Pere Marquette railroad depots, postoffice, banks and commercial centers, and is provided with accommodations for forty guests. The premises consist of a three-story brick building, the main floor of which is used for office, reading, billiard and sample rooms, also for the parlor and dining rooms; all of which are furnished in a neat and attractive manner, the parlor and dining room opening into a broad lawn, planted with trees and diversified with the growth of rare exotics. The two upper stories are furnished for sleeping rooms, all of which are light, airy, well ventilated, and supplied with all modern conveniences. The *cuisine* is not surpassed by that of similar enterprises more conspicuous and pretentious, the tables being furnished with all the substantial and delicacies of the season. The hotel service in every department is of the best order, and a full force of courteous and attentive assistants is employed. The terms are \$1.50 and \$2.00 per diem.

Mr. Buchanan is a native of Lanark, Canada, but located in Michigan early in life, engaging in lumbering and logging. Prior to his purchase of the Brunswick he managed the Moulton House for five years. He is a member of the Board of Aldermen from the Second Ward of Bay City, and half-owner of the Bay City Creamery, which furnishes the hotel with pure cream and butter. He is a man universally popular, and does a large business.

F. L. WANDS.

General Insurance—No. 215 Fifth St.

The insurance agency of Frank L. Wands is one of the most prominent, useful and successful of its kind in Bay City, where Mr. Wands is himself one of the most popular of underwriters. He located here in 1876, coming from Albany, N. Y., and at once embarked in his present business, having been identified with the same line for ten years prior to his leaving the East, having both agency and home-office experience, and thoroughly equipped by a practical knowledge of its details for the prosperous career that he has always pursued in that field of usefulness.

He is located at No. 215 Fifth street, where he occupies a suite of commodious and handsomely equipped offices, as the agent of a number of well known companies, noted for their reliability, liberality and promptitude and the equitable adjustment of their losses. Among the companies for which Mr. Wands is the sole agent, are the Boylston Fire Insurance Company, of Massachusetts; City of London Insurance Co., of England; the Commerce, of Albany, N. Y.; Grand Rapids, of Michigan, with \$276,000 assets and \$220,000 surplus; Firemen's Fund, of California, with \$2,181,925 assets and \$815,000 surplus; German, of Pittsburg; German, of Peoria, Ill.; and German, of Freeport, Ill.; Hibernia, of New Orleans; People's, of New Hampshire; New York Bowery, of New York; Mutual, of Chicago; Spring Garden and Union, of Philadelphia; Union, of San Francisco; Fidelity and Casualty, of New York, with other companies representing a total capital of \$2,600,000, total assets of \$8,649,938 and a surplus aggregating \$3,621,781, from which it is clearly apparent that the insured will be fully protected against all risks assumed in the policy issued.

Mr. Wands does a large business locally, as also throughout the Saginaw Valley. During the seasons of 1887, 1888 and 1889 he sustained few losses, and by his care in placing risks, and his efficiency and promptness in the assessment and liquidation of damages has secured to himself a reputation and patronage, both substantial and valuable.

W. F. BENSON & SON.

Wholesale Dealers Fresh, Salt and Frozen Fish—111 Main St.—West Bay City.



The firm of W. F. Benson & Son, wholesale dealers in fresh, salt and frozen fish, is the oldest in its line in the Saginaw Valley. During 1860, W. F. Benson, who had a short time previous removed to West Bay City from Flint, established himself in the business with which he has since been so prominently identified. He was the first to ship fresh fish from these waters to the leading cities of the country, and is to-day one of the oldest merchants in Bay County. He continued operations alone until 1885, when H. A. Benson, his son, who had been educated to the business, was admitted into partnership, and the present firm was organized. The establishment is located at No. 111 Main street, and

consists of commodious warehouses, ice houses, etc., with fine dockage conveniences and superior shipping facilities, being also provided with every equipment for the preservation, pickle and freezing of catches made at all seasons of the year. The fisheries which supply the house are located at Au Sable, Tawas, Point Alabaster, Harmon City, Oak Point and Sand Point; also at eligible sites on the Saginaw River, for the privileges of which latter \$2,000 rental was paid in 1887. The resources of the house are further augmented by a full complement of nets, fishing boats and other auxiliaries requisite to a successful prosecution of the enterprise, all of which are still further increased during the busy season. A force varying from sixty to seventy hands are employed the year round, and the shipments of the house, which embrace bass, lake trout, white fish, perch, pickerel, muscalonge, fresh, salt and frozen, supply a large and growing demand in all parts of the United States.

J. D. PEARSALL.

Undertaker and Coroner—No. 203 Fifth St.

Man contemplates death, as does a child the entrance into a darkened room: with fear and uncertainty. But death is the common lot of all—of the babe in its mother's arms, of prattling infancy, ambitious youth, manhood in its prime, and age with its staff and crutch. All must bow to the supremacy of the Master of Mortality. After death, the burial. To this complexion must all come at last. Among those whose art and profession has enlisted them in paying the last sad offices to the dead, and located in Bay City, is Mr. J. D. Pearsall, a gentleman whose experience has given him an intimate knowledge of the requirements peculiar to occasions of a character so sacred and solemn. He began business here in 1885, and occupies the two-story and basement structure, 25x100 feet in dimensions, at No. 203 Fifth street. His arrangements for the conduct of the business are complete, and his furnishings and appointments are appropriate and of the latest styles. He is assisted in the discharge of his delicate duties by a corps of competent subordinates, and elicits respectful commendation for the fidelity he brings to the exercise of his trust. He is prepared to take charge of funerals, from embalming to the interment, furnishing all the accessories of hearse, livery, etc., and to respond to all calls by day or night, also to telegrams for services at a distance.

Mr. Pearsall is also Coroner of Bay County, to which position he has been repeatedly called by the suffrages of his fellow citizens, and is everywhere held in high esteem as an honorable, upright, public-spirited man.

ROBERT S. PRATT.

General Insurance 206 Center Ave.

Prominent among the insurance agents of Bay City, and occupying a leading position in the profession, is Mr. Robert S. Pratt, who for a period of twelve years and upwards, has supplied the demand for an insurance that guarantees prompt payment for all losses sustained, an equitable adjustment of differences and the lowest rates compatible with the risks assumed. He began business here in 1876, and his career has been one of gratifying success, due, not more to the high grade of companies he represents, than to the enterprise and pushing qualities characteristic of his operations. He occupies a handsome suite of apartments at No. 206 Center avenue, well fitted up and specially adapted to the business, and affords patrons and the public a long list of representative companies, from which to make their selections. Among the leading corporations for which he is the sole agent here, are the Phoenix, Niagara, Germania and Mutual Life, of New York; the Liverpool and London and Globe of London, Eng., the strongest insurance combination on earth; Aetna of Hartford, Traders' of Chicago, Transatlantic of Hamburg, National of Hartford, American of Newark, Scottish Union and National of Edinburgh, Rhode Island Underwriters' Association, of Providence; New Hampshire, New York Underwriters', and Commercial of California, representing in round numbers a total capital of \$14,000,000, total assets of \$58,358,000, and a total surplus of \$31,000,000. He is also agent for the Metropolitan Plate Glass Insurance Company of New York, and the Hartford Steam Boiler Inspection and Insurance Company of Hartford, for the insurance of risks on the lines of goods designated by the names of the several incorporations.

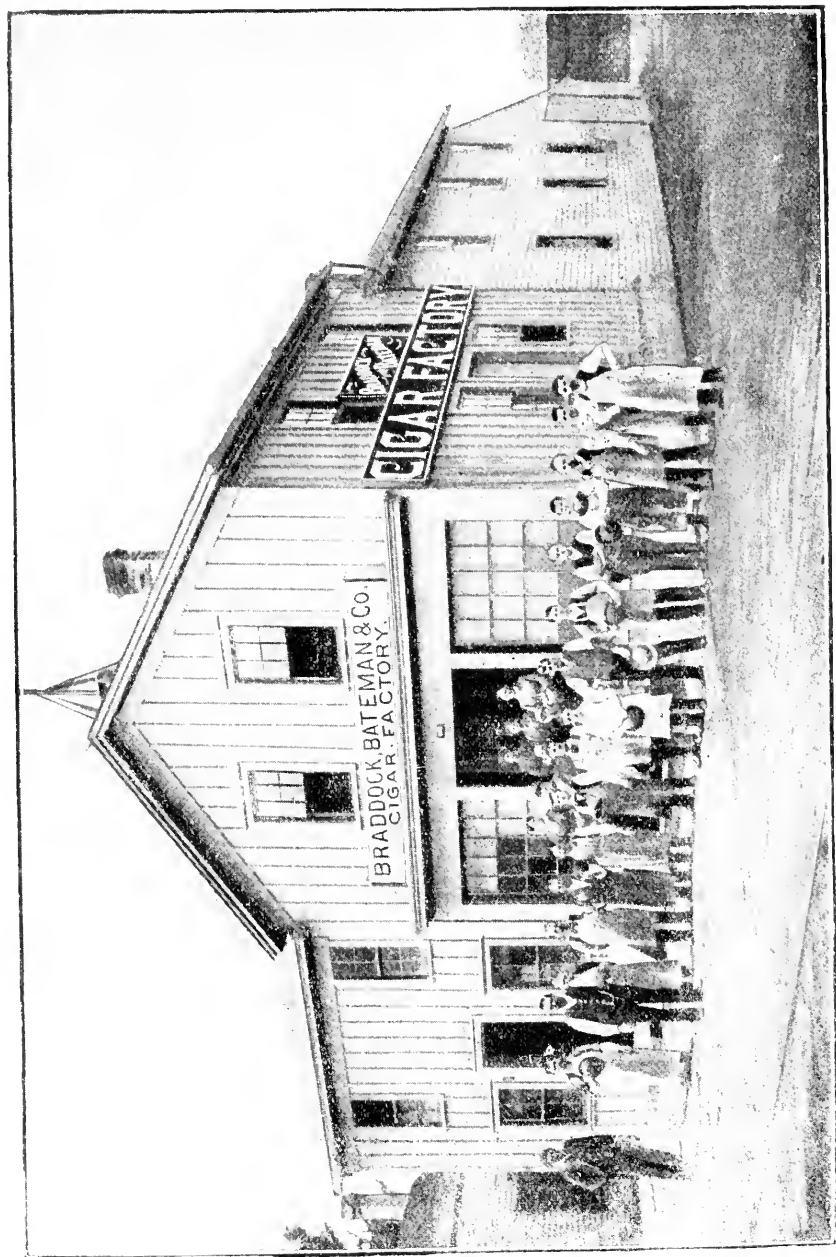
Mr. Pratt does a large business in Bay City and West Bay City, as also in the surrounding country, being well prepared to consider and undertake all risks in his line, and at the lowest rates. He is one of the most popular underwriters in the State, and his operations are characterized by fairness and effectiveness, in the matter of protection, and have acquired for the companies he represents, an enviable reputation.

L. M. SIMONS & CO.

New and Second-Hand Furniture — Wolverton House — Third and Water Sts.

The firm of L. M. Simons & Co., composed of Leonard M. and W. A. Simons, was established in Bay City during the year 1884. When the war of the rebellion was precipitated, Mr. L. M. Simons enlisted in Company B., 9th K. V. C.,—W. A. Simons, in Company H., 4th Michigan Cavalry,—and served honorably and patriotically from Bull Run to Appomattox. At the close of the struggle for national supremacy, he returned to the walks of trade and engaged in the dry goods business, with which he was associated for the twenty years succeeding. In the year above-mentioned, he embarked in the business of dealing in furniture and furniture supplies, and continues in the active pursuit of that branch of commercial enterprise. The firm is located in the Wolverton House block,—eligible premises, at the corner of Third and Water streets, occupying the three-story and basement building, 40x150 feet in dimensions, spacious, of ample accommodations, neatly furnished, conveniently departmented, and stocked in a manner commensurate with the requirements of the extensive trade supplied. They carry every article of furniture known to the line,—substantial and ornamental, new and second-hand; and in the matters of material and prices, are able to offer superior inducements to purchasers. Their stock includes parlor, bed-room, dining-room and kitchen furniture; china, glass and queensware; mattresses and bedding; carpets, oil cloths and rugs; stoves and tinware; lamps and fixtures; household notions and nick-nacks; curtains and lambrequins, new and second-hand, in any quantity and at any price. They employ a full staff of sale-men, clerks and assistants, and their trade is large locally and throughout the surrounding country, as also up the coast.

The Messrs. Simons attend personally to the business, and the house is enterprising and reliable in every respect, enjoying the entire confidence of the trade and the public generally.



BRADDOCK, BATEMAN & CO., CIGAR FACTORY.—SEE OPPOSITE PAGE.

BRADDOCK, BATEMAN & CO.

Manufacturers and Jobbers in Fine Cigars—Nos. 600 and 602 Harrison St.

The firm of Braddock, Bateman & Co., manufacturers and jobbers in fine cigars, is the most prominent in its line of trade in this vicinity, carrying large stocks, manufacturing a large annual product, and doing an annual business extensive and widely extended. The firm was organized in 1873 as Braddock & Bateman, composed of E. B. Braddock and Frank Bateman. In 1885 T. H. Keating was admitted as a partner, and in July, 1888, C. H. Fox became a member, and the firm of Braddock, Bateman & Co., thus constituted, occupies a conspicuous position commercially and otherwise.

Their place of business is at Nos. 600 and 602 Harrison street, South Bay City, in premises commodious and well adapted to the trade. They are two stories high, 50x100 feet in dimensions, and equipped with all modern improvements and conveniences for the handling of the stock and the transaction of business. They give employment to a force of from thirty to thirty-five skilled workmen, clerks, assistants, etc., in addition to five traveling salesmen, whose labors are carefully supervised by members of the firm, and their annual product amounts to over one million fine cigars, exclusive of the cigars manufactured to their order at eastern establishments, which aggregate five millions per year of the best qualities and make. Their specialties include the well known and highly prized brands: "S. W. B.," "Silk Imperial," "Phoenix," "Shriner," "Sam Anderson," "Red Rose," "Queen of Scotia," and other favorite and celebrated products. They also manufacture any special commodity in the same line to order, and carry full and complete supplies of imported Havana cigars in addition to Key West and other brands of domestic make. Their trade is very large to consumers and dealers in the city, and in all portions of Michigan, their field of operations extending also into adjoining territory, where their goods are well known as to quality and price.

The members of the firm are enterprising and substantial merchants and citizens, and the house maintains a reputation for the superiority of its products and its equitable dealing that challenges criticism.

JOHN C. FRANK.

Carriage Manufacturer—State and South Washington Sts. West Bay City.

Prominent among the industries of West Bay City, is the manufacture of vehicles, in which a number of establishments are profitably engaged. Among those thus occupied is John C. Frank, who began the business in 1880, and has since directed operations in this line with results advantageous alike to himself and to the trade. He is located at the corner of State and South Washington streets, in the Fifth Ward of West Bay City, where he occupies a two-story and basement building, 25x100 feet in size, and well equipped with implements and appliances for the work to which he is devoted. He manufactures to order all descriptions of carriages, two and three spring, light and heavy platform wagons, and carries a full line of finished work. His specialty is the manufacture of wheels, the quality and durability of which, as also in other details of the conveyance, he guarantees, and agrees to make good any defects that become apparent in his work, after sale, free of expense. In addition he does a general repairing business, and from his long experience is specially successful in that department.

J. B. CAMPBELL.

Cheap Grocery House—Nos. 702 and 704 Washington Ave.

The cheap grocery house of J. B. Campbell, was established by that gentleman in 1870. It is a model concern in all respects, and its career since the year 1871 has served to confirm and extend the enviable reputation Mr. Campbell has enjoyed as a merchant and citizen. His stock has always been of the highest standard of excellence, and his prices, the quality of goods considered, always within the range of possibility to a patronage that exercises a discriminating care in its selections. His location is among the very best in the city, being at Nos. 702 and 704 Washington

avenue, the highway of the retail trade. He occupies the main floor and basement of the premises, each 50x60 feet in dimensions, and eligibly equipped for the uses to which they are appropriated. His specialty is standard goods, and his line of staple and fancy groceries is complete and diversified. It embraces sugars, coffees, teas, canned and potted meats, canned and bottled fruits and vegetables, delicacies, condiments, pickles, preserves, sauces, green vegetables and fruits in season, berries, nick-nacks, etc., in great variety and abundance. He employs a full staff of clerks and assistants, and two wagons are used to facilitate the business and delivery of the goods of purchasers. His trade is large with families in the city and suburbs, and the larger proportion being among farmers residing in the surrounding country.

Mr. Campbell is a man thoroughly familiar with all the requirements of that trade, and experienced in ministering to the same, and his establishment is a leading and representative house in its line. In addition to his large trade with farmers, Mr. Campbell has made a specialty of the seed business, doing the largest business in that line in this vicinity for many years.

J. A. STYNINGER.

Manufacturer Heavy Copper, Sheet Iron Pipe and Breeching—921 Water St.

In 1873, J. A. Styninger began the manufacture, in a small way, of heavy copper, sheet iron pipe and breeching, employing a limited force and turning out a limited product—handling also ropes, cables, junk, etc. From that beginning the business has extended until to-day it is the largest in its line in the Valley. He is located at No. 921 Water street, a most desirable site, in premises 25x100 feet in size, affording ample accommodations for display and sale purposes, with a fully equipped workshop in the rear, adequately supplied with all requisite tools and machinery. His line of manufacture includes heavy copper, sheet iron pipe and breeching, also doing an extensive business in plumbing, steam and gas-fitting, and carrying complete lines of lubricating and illuminating oils, tallow, steam packing, gas pipe and fittings, white and colored waste, red lead, emery and paper, plumbago, engineers' supplies generally, and heating and cooking stoves and ranges. He employs a force of competent operatives—keeping a man on the premises all night during the season of navigation, to respond to calls from vessels—and does a large local and vessel trade. Mr. Styninger conducts the leading establishment of its kind in the Valley, and his enterprise, skill as a craftsman and impenetrable integrity, has secured to himself and his house, a deserved and widely extended patronage.

F. X. CAMPAU.

Dry Goods, Gents' Furnishing Goods, Hats, Caps, Etc.—No. 607½ Harrison St.

In 1874 Mr. F. X. Campau settled in Bay City, coming from Detroit, and established himself in the dry goods business. He is a gentleman of experience and enterprise, a member of the historic Campau family, which has been identified with the settlement and development of Michigan from the date when the present prosperous State was included in the public domain, with settlements at Detroit and Mackinaw only.

His place of business is at No. 607 Harrison street, South Bay City, a location in every way desirable, in premises two stories high and 25x100 feet in dimensions. They are commodious and well equipped, containing all conveniences, and supplied with all requisite auxiliaries for the display of stock and the transaction of business. He carries large and complete lines of staple and fancy dry goods, including superior, medium and ordinary grades gent's furnishing goods, hats, caps, notions, nick-nacks, wall paper, etc., and buys at figures that enable him to offer the most liberal inducements to the trade. He employs a competent force of courteous assistants, and does a large trade in South Bay City and vicinity, as also with farmers and residents throughout the surrounding country. Mr. Campau has been identified with business interests in this section for years, and enjoys a reputation in the highest degree enviable. His house is well known and popular, and the trade to which he caters is both extensive and valuable.

EDDY BROTHERS & CO.

Manufacturers of Lumber, Lath and Salt—No. 2723 North Water St.

The mill and salt enterprises, owned and managed by Eddy Brothers & Co. may very properly be claimed as part of the original foundation of these lines of industry in Bay City. The mill was built by S. H. Webster along in 1839-70, and by him sold to the firm of Chapin & Barber. The latter operated the plant until 1882, when it was purchased by the firm of Eddy Brothers & Co., composed of Selwyn Eddy, Charles A. Eddy, Charles F. Eddy and J. Frank Eddy, for years prominently identified with very large manufacturing, mercantile and banking circles in the Saginaw Valley. The capacity of the mill when first established was very much less than at present, and when the last named firm obtained possession they at once introduced improved machinery and appliances for increasing the product in quality and amount. They also rebuilt the salt block and concluded other arrangements for one of the most complete establishments of its kind in the Lower Peninsula, which, under their management, it has become.

The premises are located at No. 2723 North Water street, and embrace the lumber and salt industries, with the necessary buildings and appurtenances. The mill proper is 160x100 feet in size, commodious, and in its appointments complete, supplied with one of Wickes Brothers' powerful gang mill saws, circular saws, edgers, trimmers, cutting saws, steam feed carriage and other requisite machinery. The motive power is furnished from four engines, three of one hundred horse-power each, and one of fifty horse-power, fed by two batteries of steel tubular boilers one of four, each five and one half by sixteen feet, and the other of two each five by sixteen feet in dimensions, which also furnish steam to operate the engines at the salt mills and in the cooorage department of the latter. The premises also include valuable river frontage with unsurpassed dockage and shipping facilities, and commodious booms and piling grounds, covering a considerable area of territory. They lumber on the Bay Shore, Pine River and other rivers in the north and northwest and the annual output is 20,000,000 feet of lumber, 2,500,000 lath and 30,000 sets of barrel heads, the lumber and laths being shipped to Buffalo, Tonawanda and elsewhere in the east, the barrel stock retained for use in the salt works.

The latter industry is in an equally prosperous condition, consisting of five wells with drill house and engine equipments each, a large and well appointed salt block, packing house, cooper shop, in which all the barrels are made by machinery adapted to the purpose, run by steam, and other aids. These salt mills produce a total of 40,000 barrels of salt per annum, which are disposed of through the Michigan Salt Association, of which the firm are members. They employ a force of one hundred and twenty hands and twenty teams of horses, and do a large business, increasing in volume each year.

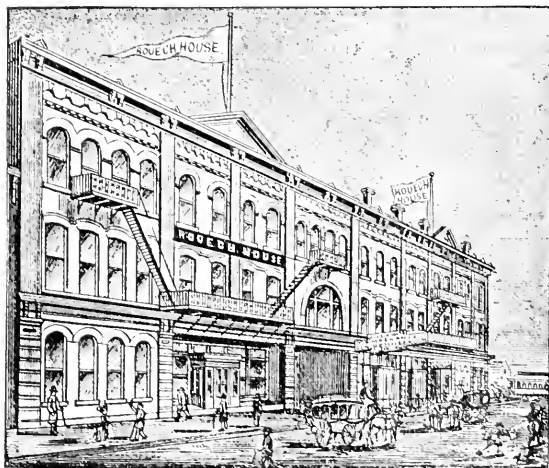
PARSONS LUMBER CO.

Wholesale Lumber—Bank Building.

Among the dealers in lumber and lumber products who have become prominent in Bay City within a comparatively brief period, is the Parsons Lumber Co., organized at Detroit in 1878. During August, 1887, the company opened yards in this city and during the year of their establishment here disposed of over 12,000,000 feet of lumber. The business here is in charge of William M. Parsons, the Vice-President and Manager of the company; H. H. Parsons, its President, and J. B. Young, Secretary and Treasurer, remaining in Detroit. Their office is in the Bank building, their yards being located on the Flint & Pere Marquette railroad, at the foot of Henry street. These latter are commodious, having a river frontage upward of a thousand feet, and piling ground capacity for more than two millions of feet of lumber, with conveniences and equipments for the safe storage and protection of dressed and planed lumber products. They have unsurpassed facilities for receiving stock, which comes by water, as also for shipping, which is always by rail, and carry heavy invoices in their line, of all sizes and for every purpose. They give employment to a full force of assistants, and do a large and growing trade in Southern Michigan, also in Ohio, Pennsylvania and in portions of New England. Both members of the firm are practical lumbermen of long experience, and enjoy advantages from a business standpoint, that enables them to offer superior inducements to the trade.

THE NEW ROUECH HOUSE.

On American and European Plan—A. N. Rouech, Proprietor—Fifth and Water Sts.



Mr. A. N. Rouech is one of the pioneer hotel men of this section of the State. He is a native of France whence he emigrated to the United States in 1832, and located at Bay City in 1862. The year following he engaged in the hotel business as proprietor of the Lake House, subsequently keeping the Rouech House in West Bay City (now the Toohey House) and being very prominently identified with other first-class establishments of a similar character in this city.

His present undertaking in the same line, the New Rouech House, is a model of its kind in construction, equipment, furnishings and management, with a capacity

for one hundred and fifty guests. It is a three-story and basement brick, having a frontage of 200 feet on Fifth street, with a frontage of 50 feet on Water street, superbly situated for the accommodation of the traveling and business public, and modern in all respects. It was first opened as a hotel in 1885, the Water street front of the building being used for that object. Mr. Rouech's trade, however, increased so rapidly that he was obliged to enlarge his facilities, to meet which the eastern extension fronting on Fifth street was built, the same being completed in the summer of 1888, and adding materially to the conveniences, resources and elegance of the premises. The offices and sample rooms for commercial travelers, also the restaurant, occupy the main floor which is laid with a new and beautiful tiling of Italian marble and provided with every requirement incident to the demands of each; on the second floor the parlors, reception and dining-rooms, and ordinary are to be found, handsomely fitted up, furnished and decorated, with the third floor devoted to sleeping rooms, single and en suite, light, airy, commodious and cheerful. The house was refitted and refurnished upon the completion of the Fifth street extension and is now heated by steam, equipped with electric lights and annunciators, gas, the Hartford automatic electric call and fire alarm, with modern accessories in every department, and a complete and effective system of escape in case of fire. The hotel is conducted on both the American and European plan, and perfect as the above description entitles it to be considered and accepted, the furnishings of the house are if anything surpassed by the table. The cuisine is perfect, including every thing in the line of delicacies or substantial, and the service is admirable, both in the dining room proper and in the temperance coffee house, restaurant and lunch counter, conducted for those who desire only rooms at the hotel.

In his management, Mr. Rouech is assisted by Mr. A. N. Rouech, Jr., and Mr. G. H. Rouech, his sons, the former as chief clerk and the latter as steward, with Geo. Champlain as night clerk, in addition to a force of thirty employes. His trade is transient, composed principally of commercial tourists, and is very large and steadily increasing.

I. RUELLÉ & CO.

Furniture, Glassware and Crockery—Harrison St., Bet. 30th and 31st Sts.

The business of dealing in furniture, glassware and crockery is an enterprise that commands large investments, and exerts an extended influence in mercantile circles. A leading and important firm engaged in this department of trade is I. Ruellé & Co.,

composed of L. Ruelle and P. W. Gardner. The firm was established in 1884, and by its enterprise and the liberality displayed in the management of the business, have secured a large and increasing trade. They are located at an eligible point on Harrison street, between Thirtieth and Thirty-first streets, and carry a large and diversified stock. The premises occupied are 25x100 feet in dimensions, conveniently and adequately equipped for the favorable display of their stock and the transaction of business. They carry full lines of all grades of furniture and household goods, and so complete in all respects, that they are able to furnish residences with every requisite article from cellar to garret. They sell for cash, or on the installment plan, and have acquired a reputation for quality of stock and liberal business management, that is valuable and productive of large returns.

BOUSFIELD & CO.

Manufacturers of Woodenware, Pails, Tubs, Etc. Foot South Center St.

The largest establishment in the United States, engaged in the manufacture of woodenware, is that of Bousfield & Co., at the foot of South Center street. Not only is it the most extensive enterprise of its kind, but one of the oldest. The Bousfield family were the first to engage in the woodenware business on an extensive scale in this country, beginning operations many years ago at Cleveland, Ohio; the members of the present company being sons of John Bousfield, the founder of the enterprise. The works in Bay City were established in 1869 by George Hood. Between that year and 1875 the management underwent a number of changes. In the latter year they came into the possession of Bousfield & Co., and in 1881 were incorporated into a stock company. The plant occupies over two blocks of territory, and includes within that area the saw-mill, kilns, turning and paint houses, warehouse, engine house, offices, booms, etc., etc., complete in all details, and perfectly adapted to their several uses. The saw-mill proper, but recently erected, is 50x70 feet in dimensions, supplied with four circular saws; veneering, bottom and top-making machines, steam carriages for raising the logs from the boom, and other conveniences and equipments of a labor-saving character. In the manufacture of the products, which consist chiefly of tubs, churns and pails, the logs are raised from the boom to the mill, where they are sawed into blocks of the required length, elevated automatically to the floor above, and after running the gauntlet of new and improved machinery, by which they are cut into staves and loaded into cars are sent along to the drying kilns adjoining, and from there to the turning room, without rehandling. The kilns, ingenious as they are invaluable, are fourteen in number, with a capacity, at the present time, of eight car-loads, but will be increased to twenty-four car-loads each, and all enclosed in a building sufficiently commodious for their accommodation. From the kilns, the stock, yet in the rough, is conveyed by the same cars, without rehandling, to the turning house, a two-story building 70x180 feet, and equipped with seventeen large lathes for the manufacture of tubs, pails and churns. The staves that enter these premises make their exit as tubs, pails and churns, the bottoms of each being fitted into place also by machinery. From the forest to the retail dealer, the stock of the works is the product of machinery. From the turning house they are shot into the paint house, a building three stories in height and 80x100 feet in proportions, where they are decorated in colors by machinery, and whence they are delivered at the warehouse, a two-story building 70x200 feet, from which they are finally shipped to consumers. To do this, requires the services of 250 thoroughly competent and skillful mechanics, and motive power derived from two engines of 150 horse power each, fed by two steel tubular boilers, each five by sixteen feet. Their daily output is 6,000 pails and 1,700 tubs, in the composition, material and finish, of the highest order, reflecting the utmost credit upon the capacity of the works, as also upon those who supervise their management. They have a boomage capacity of 500,000 feet and use 6,000,000 feet of lumber annually, pine and basswood. Mr. James Potter, who is foreman, has been connected with the enterprise since 1870, and the products of the works are in extensive demand as far east as New York, to Kentucky and Tennessee at the south, and all over the North and Northwest, as far as the Pacific coast.

The present officers are: Alfred E. Bousfield, President; Charles J. Bousfield, Vice-President and Secretary. The affairs of the corporation are admirably and systematically conducted, and its presence and operation has contributed very materially to the building up of Bay City as a manufacturing and trade center.

JULIUS WILHELM.

Cigar Manufacturer—No. 613 Third St.

Julius Wilhelm is well known to the cigar trade in Michigan, from the superior quality of his manufacture in cigars, and the reasonable prices at which he disposes of his products. He began business in 1881, at No. 807 Third street, where he remained until April, 1887, when he removed to his present locality, at No. 613 on the same thoroughfare. The premises occupied consist of commodious quarters, 25x100 feet in size, in the central portion of the city's wholesale trade, well arranged and furnished for the display of his stock, as also for manufacturing and sales purposes. His lines of products embrace, in ten-cent goods, the well-known and favorite brands "Morse & Edison" and "Stevenson," etc., and in five-cent goods, the equally well-known and celebrated "New Standard," "Flying Dutchman," "Little Daudies," etc., all of which are made from the pure leaf, and maintain the popularity for superior excellence they have obtained wherever known. He also manufactures special brands on the order of customers, and his trade in this particular is extensive and extending. He employs ten competent operatives, and supplies a large demand in the city and surrounding country.

Mr. Wilhelm is a man, who from comparatively small beginnings, has attained to prominence and reputation, and his stock, with regard to quality and price, has become an established commodity with a large and appreciative trade.

O. F. HAMET.

Inspector and Shipper of Lumber—No. 506 Phoenix Block.

One of the oldest, most experienced and reliable inspectors of lumber in the Lower Peninsula, is O. F. Hamet, whose office is at No. 506 Phoenix block. He is a native of Detroit, but located here in 1862, before Bay City was invested with the privileges and immunities of a municipal corporation, and engaged in the special department of the lumber industry, he has since so successfully conducted. His position is that of a factor between producer and consumer, an agent for both the owner and purchaser, deriving authority to act from each, furnishing each with the latest and most authentic data as to the fluctuations of the market, and otherwise serving each in his negotiations for their joint and several accounts. His facilities, experience and extensive information with depots of supply, especially equip him for the discharge of duties incident to his profession, including the execution and shipment of orders. His business embraces the purchase of all grades and descriptions of logs and lumber, manufactured and in the rough, the inspection of same, and other acts in connection with its delivery and shipment.

BAY COUNTY MILK ASSOCIATION.

Choice Creamery Butter and Ice Cream—Nos. 810 and 812 Washington Ave.

The Bay County Milk Association was incorporated in 1885, with the purpose of furnishing pure milk and its products to consumers and the trade. A location for the plant was secured, the same equipped and operations commenced, which have been successful from the start. During 1886, Mr. E. R. Phillips invested largely in the enterprise, and in 1888 became the virtual owner, occupying the position of secretary and manager, and personally supervising the business. The premises occupied by the association for manufacturing and supply purposes are at Nos. 810 and 812 Washington avenue, 40x100 feet in size, and in point of location cannot be surpassed. They are well arranged and appointed, supplied with all necessary machinery and appliances for the manufacture of butter and ice cream, and giving employment to a force of competent hands in addition to two delivery and two collecting wagons. The motive power to drive the machinery is steam, working an engine of five horse-power. The specialties of the concern are choice creamery butter, ice cream, milk and cream, procuring the same from farmers in all portions of Bay County and vicinity, and doing a heavy local trade.

BRIGHAM, AMES & HEATLEY.

Abstracts, Real Estate and Loans—Nos. 302 and 307 Phoenix Block.

The abstract, real estate and loan firm of Brigham, Ames & Heatley, composed of John Brigham, G. W. Ames and John E. Heatley, was established in October, 1888, succeeding the old established firm of Beard, Brigham & Co., in the same line, and acquiring possession of the abstracts of title of Bay County, which are the most complete and best kept set in the country. They occupy the best equipped offices in the State, at Nos. 302 and 307 Phoenix block, corner of Washington and Center avenues, and are provided with a perfect chain of title to all lands in Bay County, with the State and United States surveys of same, as also with the plats of villages and cities which have been incorporated and are now in operation. They enjoy unusual facilities for perfecting and tracing titles through their relations with the office of the Register of Deeds here, and the Auditor General and United States Land Office at Washington. They are thoroughly familiar with the values of real estate and other important points connected with property interests in the Saginaw Valley, and other portions of the State, giving special attention to the purchase, sale or lease of lands, improved and unimproved, city and country, to the care of private estates, and discharge other duties of a fiduciary character connected with the business. They are also prepared to loan money in sums to suit, upon real estate, and to negotiate loans in behalf of clients upon the most liberal terms, being amply equipped with resources and facilities to fill all orders in their lines promptly and satisfactorily. Having three main features always before them, viz: First, that security is about three times the amount of loan. Second, that the title is perfect, and last, but not least, that mortgage must be first security. Those desiring information respecting the title to any tract of land in Bay County, prior or subsequent to its organization will, upon application to this firm, be fully and reliably advised in the premises.

The members of the firm are experienced, influential and prominent citizens and operators, Mr. Brigham is a leading property owner in Bay County and a lawyer of conspicuous eminence; Mr. Ames is a gentleman of great enterprise and long experience, thoroughly posted as to real estate values, and has made more sales than the older real estate dealers, since he commenced business; while Mr. Heatley, who is in charge of the abstract and loan department of the firm, enjoys a reputation for rapidity and accuracy in his special line unsurpassed by any professional abstract maker in the State, being patronized by three-fourths of the legal profession, real estate dealers and bankers in this section, which is strong evidence of the confidence placed in his work.

A. C. MAAS.

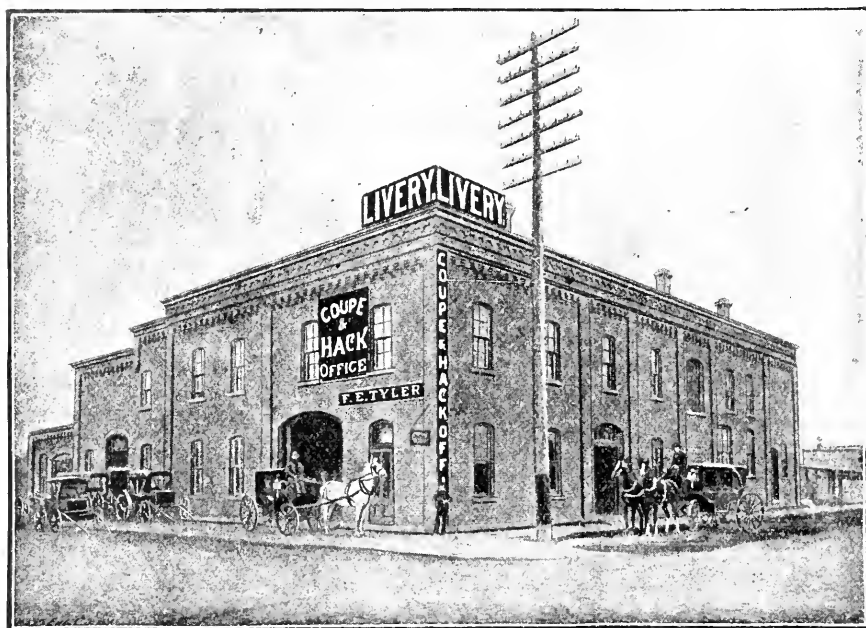
Merchant Tailor—No. 106 Center St.

The business of merchant tailoring, carried on by A. C. Maas, was established by that gentleman in 1876. In the period intervening his success has been large, but not disproportioned to the deserts to which his industry and enterprise entitle him. In the year above mentioned, he began operations at No. 106 Center street, where he still remains, and with which he has so long been associated. The location is specially desirable, being on one of the main business thoroughfares of the city, opposite the New Fraser House, and otherwise convenient to trade centers. He occupies the main floor and basement of the premises, each being 25x60 feet in size, and arranged in a manner appropriate to the display of goods and the accommodation of trade. His business is that of merchant tailoring exclusively, being a practical cutter and thoroughly versed in the arts of the craft, he makes only to order and cultivates a high class of trade. He carries a select stock of goods, including the finest imported fabrics, and the choicest product of the best American looms, and his workmanship, and the style and finish of its product, is conceded to be unsurpassed. He employs a force of from twenty to thirty experienced and skillful hands, as the business requires, and does a large trade in the city, both among residents and transients, and in the territory adjoining.

The house has a well deserved reputation for correct business methods and reliability, and these, with the known superiority of the goods carried and the work turned out, have secured a large and growing patronage.

PALACE LIVERY STABLE.

Frank E. Tyler, Prop.—Livery and Boarding Stable—Saginaw and Sixth Sts.



One of the most complete livery establishments of its kind in the State, is the "Palace Livery Stable," which was built, is owned and operated by Frank E. Tyler, and in all its appointments and equipments appropriate to the name by which it is known throughout the Lower Peninsula. It was founded in 1880. The premises occupied consist of a handsome two-story brick building, with perfectly equipped accommodations for the uses to which it is adopted. On the main floor is an elegant suite of offices and carriage house, which, with the harness rooms, wash houses, etc., cover an area of 10,000 square feet. On the same floor is the stable proper, with forty-six stalls and six roomy boxes for the care and protection of the stock, each stall being provided with a window, thereby insuring light and ventilation. Among the advantages are the easy means of escape assured in case of fire, and should such an emergency arise it only becomes necessary to throw open the doors at the ends and sides of the building and cut the horses loose, instead of leading them up or down crooked inclines, where—according to the history of all stable fires—the horses stampede and rush back into the flames. Another advantage is, that whereas in most stables the horse department is located on a floor above or below the carriage house, the effluvia arising from the ammonia causes serious damage to the varnish and high finish of fine vehicles, but by having them all on one floor and separated by thick brick walls, as is the case with the Palace stables, this nuisance is avoided. Mr. Tyler's business is equally divided between livery and boarding. In the former he runs some twenty-five horses, chiefly to buggies and other light vehicles, of which he has a number of the best style and make, having in the heavier department the most elegant and costly coupes, barouches, bronghams and other fashionable carriages, enabling him to turn out establishments, that in horses, harness, carriage and equipment are equal to those from the finest private stables. In the boarding department his stalls are generally full. A number of gentlemen of this city, who own valuable horses and equipages, give them into his charge, appreciating the facts that his personal supervision over a competent corps of stable-men, some ten in number, together with the sanitary and scientific construction of the building,

assures the maximum of good care for their property, with the minimum of risk as to loss or damage from fire or other causes. In his blacksmith and paint shops he constantly employs from six to eight men. The greater portion of the upper story of the building is devoted to the storage of vehicles not in immediate requirement. The establishment is, all in all, the most complete of its kind in the State, and would be a credit to a great metropolitan city.

ROSE & LEWIS.

Dealers in Dry Goods, General Merchandise, Etc. Cor. Thirtieth & Water Sts.

The business conducted by Messrs. Rose & Lewis is as varied in the lines of goods handled as their trade is extensive and extended. The house was established by Albert Miller early during the sixties, and from its start has been a successful enterprise. In 1883 the present firm, composed of M. A. Rose and Geo. Lewis, assumed charge and still remain. The junior partner in the firm and Albert Miller, founder of the undertaking, also compose the lumber and salt firm of Miller & Lewis, the former being, in addition, member of the lumber manufacturing enterprise of Miller Brothers, and both Miller and Lewis being likewise representatives of the extensive land and logging firm of Turner & Co.

They occupy a commodious building, two stories high and 25x120 feet in dimensions, at the corner of Thirtieth and Water streets, a location specially adapted to the line of business in which they are successfully engaged, and well fitted up with equipments and conveniences for the display and storage of their heavy stock, as also for the sale and shipment of same. Their stocks embrace every commodity that can be found in an establishment that ministers to a large and varied demand. It includes dry goods, boots and shoes, gents' furnishing goods, groceries, crockery, glassware, general merchandise, notions, knick-knacks, etc., calculated to meet every requirement of a trade that is not only extensive but exacting. The firm employ six assistants and conduct a prosperous business in the city and vicinity, as also with farmers and residents throughout the surrounding country. The house is one of the oldest in this section, and the quality of its goods, together with the liberality displayed in its management, have had the effect of materially adding to its patronage annually, since it was established.

JOHN DRAKE.

General Insurance—No. 215 Fourth St.

Up to within a comparatively recent date, a system of insurance has been permitted, in which the policies were so deftly worded, that the risk sought to be guarded against was included among the exceptions. A system of insurance which guarantees absolute protection without ambiguity in the terms of the contract of insurance, is a factor among the developments of modern civilization, as invaluable as it is indispensable. Such a system of insurance is represented by Mr. Drake, the pioneer underwriter of Bay City, who established himself here in 1856, and placed the first risk ever undertaken in this vicinity. He is located at No. 215 Fourth street, where he occupies desirable, accessible and conveniently arranged offices, as agent of leading companies of the world, and where he offers inducements to the public in the way of security and rates, that are not surpassed in the Valley. Among the companies for which he is sole agent in Bay City, are the Home Fire, of New York; Hartford Fire, of Connecticut; Lancashire Fire and Commercial Union, of England; Hamburg, of Bremen; Orient, of Connecticut; Empire State, of New York; Ohio, of Dayton; Phoenix of England, and other companies of acknowledged repute, with capital aggregating \$8,224,521; assets amounting to \$42,776,211; and a total surplus of \$18,131,354. An exhibit that property owners will not fail to acknowledge, is calculated to inspire the highest degree of confidence. Indeed, few agents can show a balance sheet, so to speak, as conclusive of reliability and solvency.

Mr. Drake has been engaged here for nearly forty years, during which period he has served the cause of protection to householders with enviable fidelity. He has established the largest insurance business in the city, and enjoys an established reputation for honorable dealing and the prompt adjustment of losses.

AMES & McALLISTER.

Real Estate Dealers and Agents—No. 307 Phoenix Block.

The future of Bay City is tinted with colors of never ending fascination. The day has dawned, when the prosperity now apparent, will have yielded precedence to a prosperity more liberal even than is to-day rejoiced in. Its natural advantages, location, climate and the reasonable price at which lands and houses can be purchased or rented, render the city an available and valuable point at which to invest capital in residence, commercial or manufacturing interests. The real estate business here is naturally of great importance, and has retained a considerable number of dealers and agents. Among the leading firms thus engaged is that of Ames & McAllister, consisting of George W. Ames and E. H. McAllister, the latter a recent accession, having come here from Detroit. Their lines of operations are dealing in real estate on their own account and on commission, collecting rents, caring for the property of non-residents, including the payment of taxes, securing relief against inequitable assessments, with other duties of manifold character intimately connected, and bringing to the direction of their offices a degree of enterprise and a quality of experience manifest in their success. They have large lists of property, improved and unimproved, for sale or lease, both in the city and country, adapted to occupation for residence, mercantile or commercial purposes, also farming and pine lands. Parties having real estate to dispose of will do well to consult with these gentlemen, and place property on their lists. Those desiring to avoid the care and responsibility of looking after rent collections, can place same in their hands, as they are noted for their promptness and small commissions, while those seeking building locations or desire to purchase a small home, save time by carefully looking over the lists of the firm. Property is cheerfully shown, and abstracts of title are furnished free of commission to purchasers. They occupy a handsome suite of offices at the above designated locality, and are equipped with facilities and conveniences for the immediate acknowledgment of orders and action in pursuance of instructions contained therein, and upon the most liberal terms.

E. VON HERMANN & CO.

Successors to L. S. Coman—Druggists—Center and Washington Aves.

The wholesale and retail drug house of E. Von Hermann & Co., is one of the oldest in its line in the Valley, and the foremost, having since its establishment in 1866, by L. S. Coman, been conducted under his management until the present company acquired the stock and good will, on Oct. 11, 1888, when it was organized with a capital stock of \$50,000, and incorporated under the laws of the State of Michigan.

The store is located in the Central block, corner of Center and Washington avenues, a handsome building and most eligible site. The premises consist of the main story and basement, each 25x100 feet in dimensions, and finely fitted up and furnished, having also a stock department of the same size on the upper floor. The stock carried represents \$35,000 and upwards in value, and is always full and complete in the line of articles adapted to the trade. These embrace pure drugs and chemicals, druggists' sundries, pharmaceutical preparations, surgical and hospital implements and appliances of all kinds, fine imported and domestic cigars, wines, cordials, liquors, mineral waters, sundries and other articles—in short everything known to the trade except paints and oils. The business is about equally divided between the retail and jobbing trade in the city and vicinity, as also throughout Northern and Northwestern Michigan. The retail department is under the personal supervision of Mr. Eugene Von Hermann, a graduate of Freiburg College, and none but registered pharmacists are employed in the prescription department. The drugs used are all of standard quality, and prescriptions will be put up according to the United States, British or other pharmacopias, as the requirements of physicians demand. The wholesale department is managed by Mr. W. F. Henes, a native of Milwaukee, Wis.; a graduate of the College of Pharmacy, New York, also of the School of Mines of Columbia College, New York, and goods will be sold at prices to compete with New York, Chicago or Detroit. This house is the only concern of its kind in the Valley doing a straight jobbing trade, and the purity of its commodities has secured to it an established trade, and an extended and substantial reputation.

BRIGHAM & TASKER.

Fire, Life and Accident Insurance—No. 304 Phoenix Block.

The insurance firm of Brigham & Tasker is one of the most prominent of the representative firms in that line, in the Bay Cities. It consists of John Brigham, Jr., and Renben C. Tasker, and is the occupant of perfectly appointed offices at No. 304 Phoenix block, in the business center of the city. Prior to October, 1888, they were members of the abstract firm of Beard, Brigham & Co., whence they retired and the abstract records were transferred to Brigham, Ames & Heatley, of which John Brigham, Jr., is a member, and who, in conjunction with Mr. Tasker, has since attended exclusively to the placing of insurance. As underwriters of insurance risks they are among the most popular in the Valley, representing in that capacity the sole agency in this vicinity of leading companies in the country, and including among others the Newark, of Newark, N. J.; the Merchants', also of Newark; the Peoples', of Pittsburg, Pa.; Security of New Haven, Conn.; Providence-Washington, of R. I., and the Ohio Farmers', of Le Roy, O. All of these are fire insurance companies, having a total cash capital of \$1,600,000; total assets amounting to \$5,505,949, and an aggregate surplus of \$2,892,099. They are also agents for the Connecticut Mutual Life, and the New England Accident Insurance Companies, the objects of which are expressed in the titles under which they have been severally incorporated, and each being possessed of abundant resources. The firm are well prepared in all respects, to undertake risks in the departments of the business to which they devote their special attention, and to offer patrons seeking absolute protection from loss or damage by fire, or by accident, the inducements of low rates and prompt settlement. The same is equally true with respect to the claims of beneficiaries named in life insurance policies, written by the firm. They do a large business, and enjoy the reputation that accompanies a career of honorable successes.

MARINE IRON COMPANY.

Mfrs. of Steam Engines, Etc.—Cor. Second and Water Sts.

The Marine Iron Company was established by George Ford in 1863, and from the magnitude of its operations and the superior quality of its products, enjoys a reputation as wide-spread as it is deserved. The plant was conducted by Mr. Ford up to 1888, success crowning his efforts, and prosperity attending the career of himself and his enterprise. During the latter year, however, he retired from its control and management, and was succeeded by William Burnett, Michael Schmaltz and J. H. Davis, who leased the premises and continued the business with increased facilities, and a promise of future triumphs that has been more than realized.

The foundry and workshops are located at the corner of Second and Water streets, eligibly situated, easily accessible, and well built and equipped. The machine shop is a commodious structure, in dimensions 10x80 feet, furnished with extensive manufacturing facilities, including the latest improvements. The equipment consists principally of large steam lathes, powerful drills and punches, planers and presses, etc., etc., with such other tools and appurtenances adapted to the line of work carried on, as are necessary or can be advantageously employed. The blacksmith shop is 30x80 feet in proportions, and equally convenient in its appointments—among which is a large steam hammer, for the range of work to which it is appropriated. The manufacture includes high and low pressure steam engines, heavy forging, general blacksmithing and repairing,—all of which are specialties; also, the raising of boats for repairs, for which they have machinery specially adapted. In addition, they manufacture phosphor bronze and all kinds of metals, and are prepared to fill orders in any of their several lines of work speedily, and at reasonable prices. They employ a competent force of skillful workmen, and their area of trade, besides being local, embraces the entire line of coast.

Messrs. Burnett, Schmaltz and Davis are thoroughly practical men, who give their personal attention to the work they have in hand, and their success is the reward of honest merit, honest business methods and an honest acknowledgment from the trade they supply.

WREGE & FLUES.

Guns and General Sporting Goods—823 North Water St.



The firm of Wrege & Flues, composed of Robert E. Wrege and Emil F. Flues, manufacturers and dealers in guns and sporting materials, was organized in June, 1887. Both members were equipped with youth, a complete knowledge of the essentials and requisites to a successful career as manufacturers, and with the energy and enterprise necessary to the application of such information. Being thus provided, they have succeeded. Their trade has become deservedly large, and made up of patrons of influence, while their product enjoys a more than local reputation. They occupy the main floor and basement of the building at No. 823 North Water street, eligibly situated, and in dimensions, 20x125 feet, with workshop in rear, fitted up with due regard to the requirements of the business. The part of the building fronting the street is used for sale and display purposes; that in the rear for purposes of manufacture. In the latter is included guns, rifles, revolvers, ammunition and sporting materials generally, which also are carried in stock in addition to the usual goods carried by similar establishments. They also do repairing of all descriptions, and make the re-boring and re-bronzing of fine guns a specialty. Hazzard, American and Orange powder is kept on hand, also all kinds of cartridges and ammunition, and orders by mail receive prompt attention. They do electric-bell work, key fitting, model making, manufacture any style of barrel or gun, also re-stock same, giving employment to an adequate force of assistants, and are recognized as the most skillful gunsmiths in the State.

THATCHER & OLMSTEAD.

Choice Family Groceries—No. 300 Twelfth St., Cor. Fraser.

The grocery trade in common with other lines of mercantile endeavor in Bay City, is in a flourishing condition. Among the firms thus engaged, and extensively dealing in the choicest grades of grocery commodities for family use, is that of Thatcher & Olmstead. The business was established by Mr. George Thatcher in 1885. He continued the management of the house until January, 1888, when Mr. Frank Olmstead was admitted as a partner, and the present firm was organized. They are located at No. 300 Twelfth street, corner of Fraser, in the center of a populous neighborhood, and are abundantly prepared to supply all demands at the lowest market prices. They occupy a well appointed store, two stories in height, 25x90 feet in dimensions, fully equipped and arranged for the convenience of the trade, and the exposition and sale of goods. They carry complete and select lines of staple and fancy groceries; the teas, coffees and sugars being of particularly choice grades, and the imported and domestic supplies of sauce, fruits, canned goods, preserves, etc. of the most celebrated brands. They also deal in flour, produce, feed and provisions; and in their season, vegetables and delicacies fresh from producer and manufacturer. Their goods, all around, are of the superior standards. They cultivate the patronage of those requiring "the best," and do a large and constantly increasing trade in Bay City and throughout the adjoining country.

NATIONAL BOILER WORKS.

Mfcs. Marine and Stationary Steam Boilers, Etc.—Ninth and Water Sts.

The National Boiler Works constitute a prominent factor among the industries of Bay City, and though a comparatively recent addition, occupies a front rank in the forces which have so substantially contributed to the development and building up of Bay City's material prosperity. The works were established in 1885, by Gray, Maher & Flajole. With the retirement of Mr. Gray in August, 1886, the present firm composed of John Maher and John Flajole was organized and still continues. Both members are young men, alive to the requirements of the business, enterprising and honorable representatives of that guild which regards labor as the basis of all prosperity. Their establishment is located at the corner of Ninth and Water streets, most desirably and eligibly situated for manufacturing purposes, and adequately equipped for the uses to which it is devoted. The works occupy a commodious building 120x60 feet, containing all necessary machinery and labor-saving devices, by which the promotion of their products is advanced, and is in all respects a model concern of its class. Their specialty is the manufacture of boilers, marine and stationary, also of salt pans, and effecting repairs. Their products are of the very best material, and in demand all over the country, especially in sections where lumber cutting machinery is required. During the season of 1888, they completed a battery of three steel tubular boilers, each 5½x16 feet for consignees in Arizona, and two of similar material, pattern and dimensions for parties in Washington Territory, also were builders of the boilers supplying the motive power to the steam barge "Burlington," the same being 8½x15 feet in size, steel marine. They also constructed seven pony marine boilers for Wheeler's lake boats; one each for the propeller "Post Boy," tug "Munday" and pile-driver "Annie;" three yacht boilers for Samuel Burnham, and one each for Mr. Bense and Henry Williamson, also tubular boilers for the Jenny Electric Works at Ypsilanti; and the same class of work for Bousfield, Perrin & Co., Bousfield & Co., L. L. Hotchkiss & Co., M. Haggerty & Co., Smalley Bros. & Co., James Norris of Sterling, Mich., and others, all of the largest and most powerful class. In addition, they do considerable work in the same line, for lumber dealers in the Southern states and elsewhere, and their business of repairing extends among the mills of Bay City and vicinity, and throughout the surrounding country. They employ seventy skilled mechanics, and their output ranks with the best in the Northwest.

H. W. WEBER & BRO.

Hardware, Stoves, Etc.—No. 106 Midland St.—West Bay City.

Among the old and reliable business houses in this portion of the State—well known and popular—none stands higher commercially, financially and with the trade, than H. W. Weber & Bro., dealers in hardware and hardware supplies. The concern was established in 1877, by Henry W. Weber, and was by himself conducted for twelve years. In 1885, John C. Weber, his brother, was admitted into the house as a partner, and the present firm was organized. The venture has been successful from its original establishment; its importance as a factor in mercantile circles increasing, and the trade extending each succeeding year since its foundation. They are located at No. 106 Midland street, West Bay City, in premises in every way adapted to the demands of the trade; they consist of a fine two story and basement building, 25x100 feet in dimensions, with an "L" 25x25 feet in size, extending to Linn street, and a two-story warehouse and workshop, 25x80 feet, fronting on the latter thoroughfare, admirably appointed and departmented. The stock carried is very full and complete in all the lines handled, embracing shelf, builders' and housekeepers' hardware, mechanics' tools and appliances of every description, superior grades of cutlery, table and pocket; also heating and cooking stoves and ranges, with the equipments in tinware, etc., therunto appertaining, and other articles of utility and value connected with the business. Their stock, in short, is as varied and comprehensive as long experience in, and familiarity with the demands of the trade can make it. They also do an extensive business in repairing, etc., employing a full force of assistants and operatives, and supplying a large demand in the city and throughout the adjoining country.

ROBERT BEUTEL.

Wholesale Fresh and Salt Fish—West Bay City.

The opportunities afforded for an investment of capital in enterprises growing out of the fish resources of Saginaw Bay and contiguous waters, have always been largely availed of. That they always will be, is equally conclusive, even though competition with other food products should become more and more active with each succeeding year. Among the wholesale dealers engaged in this line of business, and whose resources and facilities enable him to furnish the best qualities of supplies at the lowest prices, is Robert Beutel. He began operations here in 1886, and with the equipments at his command, which are unsurpassed, he has built up a demand for his annual catch that has extended and become firmly established in all parts of the country. His warehouse is 25x150 feet in dimensions, amply furnished with accommodations for the storage, cure and shipment of his products, including large ice houses and superior dockage facilities. His fisheries are principally located at Au Gres, Yanquam, Quanaesee, Reservation Beach, etc., as also at distant points along the North Shore, all of which are adequately equipped and appointed, and during the season the bases of very extensive operations. His specialties are white fish, lake trout, pickerel, perch and bass, though every description of food fish known to this latitude are included in his stock and shipments. He also carries full lines of salt fish and salt water fish and delicacies, and gives employment to ten hands. His trade is at points of distribution East, South and West, to which shipments aggregating thousands of tons are annually made. Mr. William Beutel, with his sons, August and Albert, are also interested in the annual catch.

S. SWART.

Watches, Jewelry, Diamonds, Etc.—No. 117 Linn St.—West Bay City.

A leading and artistic jeweler in West Bay City is Mr. S. Swart. He is a native of Lapeer, this State, and in addition to a long experience in the business, is a practical watchmaker and diamond setter. He has been engaged in his professional capacity for many years in West Bay City, and is located at No. 117 Linn street—sign of the town clock. The store occupied is 25x80 feet in dimensions, neatly fitted up, and well equipped with a choice line of goods. His specialties are watch and jewelry repairing and diamond setting, in all of which he has the reputation of being an accomplished and skillful craftsman. The stocks carried embrace the best make of imported and American watches, in gold, silver and filled cases; diamonds, Cashmere and Burmah rubies, Ceylon sapphires, pearls and other precious stones, fine gold jewelry, solid silver and silver-plated ware, bronze ormolu and marble clocks, Holland's gold pens, spectacles, etc., all of leading manufacture and unique and original in design. His lines are complete in every department and in addition to those quoted, he keeps in stock every description of bric-a-brac and other articles of virtu to be obtained in first class establishments of the kind only.

THE MANSION HOUSE.

William Kelly, Proprietor—No. 1306 Washington St.

The Mansion House is one of the most comfortable, homelike and favorably known of Bay City hotels. In January of 1887, William Kelly, up to that date landlord of the Kelly House at Pinconning, this State, became the manager and proprietor of the Mansion, and by his administration of affairs has materially added to its reputation and comforts. It is located at No. 1306 Washington street, being a three-story brick building 60x100 feet in dimensions, neatly furnished and with capacity to accommodate fifty guests. The premises are admirably situated, being in close proximity to the railway depots, boat landings, etc., and within sight of the several street car lines, thereby affording visitors a neat and rapid means of transit to all portions of the city. A competent and obliging staff of assistants are employed by Mr. Kelly, who has fixed his rates to patrons at one dollar per diem, and does a large transient trade.

ROBERT ELLIOTT.

Mfrs. Wagons, Buggies, Etc.—Midland and Catharine Sts., West Bay City.

A leading branch of the manufacturing industries of West Bay City, and one, too, as prosperous as it has become leading, is that of wagons, buggies and other vehicles. Prominent in this line is the house of Robert Elliott, and one of the oldest and best known for its superior workmanship and fair dealings. The proprietor is a practical and experienced blacksmith and carriage builder, who commenced operations here in 1871, and has continued, since that date, on a successful career. He is located at the corner of Midland and Catharine streets, than which there is no better site in the city for his line of work, and where he is constantly employed during all seasons of the year. His factory is contained in a two-story building, 40x100 feet in size, well fitted up with all necessary implements and appliances for the successful conduct of the business. Mr. Elliott makes only to order, not competing with the manufacturers of cheap goods, and enjoys an enviable reputation for the durability of his products. These include buggies, spring wagons, lumber wagons and other conveyances, in all of which the best materials are employed, and, when completed, are substantial, reliable, and in every particular models of skillful workmanship. He also does general blacksmithing and horse-shoeing work, painting, trimming and repairing, and is prepared to complete all contracts with the least delay and at the lowest rates. He does a large business, which is steadily augmenting and extending.

INDUSTRIAL WORKS.

Manufacturers of Railroad Machinery—Eleventh and Water Sts.

The Industrial Works were organized in 1873, with \$100,000 capital. Geo. C. Kimball, President; James Clements, Vice-President; C. R. Wells, Secretary and E. Wells, Treasurer. Subsequently C. R. Wells succeeded E. Wells and James Clements became President. The capital stock has also been increased and the line of manufacture changed from general mill and marine machinery to railroad specialties. The works are located at the corner of Eleventh and Water streets, with a frontage of 400 feet and extending 800 feet to the rear. The buildings occupied are of brick, fire-proof and well equipped with labor saving devices for operations in the various lines of production carried on, run by steam. The manufacture embraces portable steel rail saws, steam pile-drivers, excavators, wrecking cranes, locomotive and car transfer tables, turn-tables, etc., etc. Their products are in use by nearly every railroad on the American continent. They employ a force of two hundred and fifty competent operatives and their annual business aggregates a very large amount in value. The present officers are James Clements, President; Charles R. Wells, Secretary and Treasurer, and William L. Clements, mechanical engineer.

BAY CITY LAUNDRY.

L. H. Griffin, Proprietor—Cor. of Fifth and Saginaw Sts.

The Bay City Laundry is the pioneer enterprise of its kind in Bay City. It was established in 1876, by L. H. Griffin, who has since managed its operation, and built up a large and profitable business, giving employment to a large force and acquiring an influential and deserved reputation for fine work and a liberal scale of prices. He is located at the corner of Fifth and Saginaw streets, a site of unsurpassed advantage, within easy reach of the business and residence portions of the city, and otherwise convenient. The laundry proper occupies a building 25x100 feet in size, equipped with the latest improved machinery, also having large accommodations for drying purposes, and every facility for the rapid and satisfactory disposition of the work to which the premises are adopted. Mr. Griffin makes a specialty of the more delicate work in his line, and the growing patronage served by his establishment is an evidence of the appreciation his efforts elicit. He employs a force of eighteen experienced and capable assistants, and does a large business locally, and within a considerable radius of the Bay Cities.

E. E. BURROUGHS.

Livery and Boarding Stable—Fifth and Saginaw Sts.



One of the best known and most popular livery and boarding stables in Bay City is owned and conducted by Mr. E. E. Burroughs, at the corner of Fifth and Saginaw streets. He began business in 1883, and has enjoyed a large and growing trade, from the day he inaugurated the undertaking. He occupies a fine two-story brick building at the above designated corner, 50x120 feet in size, abundantly lighted and perfectly ventilated, furnished with every convenience—including six box stalls—and with accommodations for the care of twenty-five head of stock. The main floor is used for purposes general to his line of business, being divided into office, carriage, harness and stable rooms, and supplied with all necessary equipments thereto appertaining. He owns and furnishes for public necessity or private pleasure, a field of fifteen horses, including roadsters, driving and saddle animals, also a fine line of elegant single and double wagons, buggies, carriages, coaches, etc., and is prepared to furnish conveyances to weddings, funerals and other occasions to which they are desirable or necessary. In addition, he stables quite a number of horses belonging to owners among families and business men, who find it more convenient to board their stock than to care for them at home. He employs a competent force of assistants, and does an extensive local business.

S. GRABOWSKY.

**Watches, Clocks and Jewelry—Repairing Neatly Done and Warranted—
No. 115 Center St.**

Conspicuous among the established business houses in Bay City, is that of S. Grabowsky, dealing in watches, clocks and jewelry, and silver and plated ware. The undertaking was started by Mr. Grabowsky during 1871, and in the years that have followed, his success has been both deserved and pronounced. Along in 1878, his growing trade necessitated the obtaining of larger and more accessible accommodations, whereupon he removed to the corner of Center and Saginaw streets, his present location. The premises could not be more eligibly situated, being at the corner of two of the principal business streets, neatly furnished and fitted up, and a depot of supply for articles in the various lines of goods representing the jewelry business. His stock is composed of the best make of American watches, in solid gold and silver and filled cases, fine solid gold and rolled jewelry, diamonds and precious stones, solid silver and electro-plated ware; bronze, marble and other clocks, mantel ornaments, and *bijouterie* generally in great variety. His trade is large and increasing in Bay City and the country tributary. His specialty is the manufacture, to order, of fine jewelry, as also in repairing same, and being an expert craftsman, he does a large business in both lines.

Mr. Grabowsky is a well-known citizen, familiar with the requirements of the trade, and the success of his enterprise is a proper recognition of his business methods and the quality of stock offered the public.

E. A. SPEAR.

Groceries, Provisions, Fruits, Vegetables, Teas and Coffee—No. 308 Center Avenue.

A prominent representative of the retail trade in fine groceries and household supplies in Bay City, is Mr. E. A. Spear, whose place of business is at No. 308 Center avenue. The house was established in 1879 by Spear & Chatfield. Mr. Chatfield retiring in 1879, Mr. Spear succeeded, and has since enjoyed the exclusive control and management of the enterprise, with annually increasing results, of a character both prosperous and prominent, the inevitable sequel to all

well directed efforts. He occupies the basement and main floor at the above designated number on Center avenue, a very convenient site, and with excellent accommodations in the way of disposing of the large business. The premises are in dimensions 25x120 feet, neatly arranged, attractively fitted up, and supplied with conveniences to meet the demands of the rapidly increasing trade. He deals in the best qualities of supplies in his line and carries a large stock, embracing staple and fancy groceries, canned goods and sweet-meats; sauces and delicacies; condiments, foreign and domestic; provisions of every description and fruits and vegetables in season, with the usual list of articles standard with the business. He employs a force of competent clerks and operates two wagons for the benefit of his patrons. He caters exclusively to the best family trade, and attends personally to the management of affairs connected with the enterprise. The articles dealt in are the best obtainable, and the house occupies a high position among the mercantile industries of the city.

FLORENTINE H. J. VAN EMSTER.

Druggist—No. 300 Twelfth St.

The drug house of Florentine H. J. Van Emster is prominent alike for its long and successful career, also for its reliability and the purity of the goods carried. It was established by Mr. Van Emster in 1877, and has occupied its present site for upwards of eleven years. The establishment is advantageously located at No. 300 Twelfth street, fronting Washington avenue. The premises are 25x90 feet in dimensions, well appointed and arranged, and furnished with exceptional facilities for the conduct of the business. The proprietor is an experienced and practical chemist, learned in the science of pharmacopœia, specially familiar with the requirements of the trade, and reputed for his attainments in the line of his profession. He carries complete stocks of the purest and freshest of drugs and chemicals, selected with care; also standard medicines, fluid extracts, medicinal compounds, special preparations, wines and liquors for medical purposes, druggists' supplies and sundries, toilet goods, perfumeries, etc., with instruments and appliances usual to the business, of the best make and in great variety. His specialty, in addition to purity of stock, is the compounding of prescriptions. In the exercise of this accomplishment he brings experience, ability and care to his aid, and employs only the choicest chemicals. He owns the property in which his store is situated, also that adjoining, which he occupies as a residence, and is prepared to respond to all calls for services, day or night. He is assisted by a force of expert apothecaries, and ministers to the wants of a large trade in Bay City and Bay County.

E. B. FOSS & CO.

Dealers in White Pine Lumber—No. 1705 North Water St.

The lumber firm of E. B. Foss & Co., is among the older organizations of the kind, and one of the largest and best equipped in Bay City. The business was established during 1876, by S. S. Foss and E. B. Foss, who managed and promoted its growth and development until January, 1883, when the firm name was changed to Foss & Leiter, remaining so until August, 1888, at which date Mr. Leiter retired, and the present firm name was adopted. They are located at No. 1705 North Water street, a site for the conduct of the business, convenient and advantageous, and furnished with every necessary that will contribute to the successful handling of their large trade. Their extensive yards are well equipped, with railroad tracks running through them and connecting with main lines, and other facilities of the most desirable character for shipping. Their planing mill is equally complete in its appointments, and furnished with machinery of the most improved pattern. They handle white pine lumber most generally, making dressed lumber, which they manufacture in large lots, a specialty, also dealing heavily in pine lumber in the rough, their annual sales averaging 16,000,000 feet. They employ from fifty to sixty hands, and ship in car-load lots to the eastern and southern markets. The firm is well known to the trade in all parts of the country, and enjoys a reputation for financial ability and resources, as also for promptness in the filling of orders, and other characteristics, both enviable and deserved.

HAWKINS & TROMBLEY.

Dealers in Choice Groceries and Provisions—Corner 40th and Harrison Sts.

The well known and established grocery and provision firm of Hawkins & Trombley, organized in 1880, and doing a large and steadily increasing business, is a prominent and potential factor among the commercial industries of South Bay City. The firm is composed of Hiram Hawkins and John L. Trombley, and their place of business is at the corner of Fortieth and Harrison streets in what is known as "McGraw's Store." The premises occupied consist of a double basement and three-story building, 50x100 feet in dimensions, of white brick, well equipped and convenient for the accommodation of the trade. Their stocks are full and complete, embracing all lines and the choicest qualities of staple and fancy groceries, selected with special care for the trade supplied, with the wants of which the firm are entirely familiar. They also carry large invoices of imported and domestic cigars, chewing and smoking tobacco, provisions, produce, fruits and vegetables, and merchandise general to the wants of an exacting class of patrons. Their goods in every department are of the best and purest descriptions, and are purchased in such amounts that the trade benefits by the rebate always allowed heavy buyers at first hands. The location of the firm, the inducements for the reasons cited, they are able to offer together with the class of commodities handled, the liberal terms conceded and the honorable methods enforced have conspired to build up a large trade in Bay City, as also among the lumber and farming industries of this portion of the State, requiring the employment of a full staff of clerks and salesmen to supply.

The members of the firm are representative citizens and merchants, whose success is a modest acknowledgment of their commercial and individual worth.

BABCOCK & BABCOCK.

Wall Paper, Paints, Oils, Artists' Materials, Etc.—No. 405 Center Ave. Root Bk.

A notable and enterprising business house in the line of artists' materials, etc., established in 1887, is that of Babcock & Babcock, the firm being composed of E. V. and George R. Babcock, father and son. The senior partner has been for years intimately identified with superior lines of work in Bay City and vicinity. They occupy commodious premises in the Root block at No. 405 Centre avenue, 30x70 feet, two stories high and fully fitted up with every appliance and facility for the accommodation of the complete and select stock carried, for the convenience of work in their line, and the transaction of business. Their supplies include artists' materials, studies and pictures; picture frames, mouldings, decorations, curtains, curtain poles, and stationery; wall paper, paints, oils and brushes; plate-glass, knick-knacks, etc., etc., in great variety and of superior excellence. They accept contracts for frescoing, interior decoration and wall papering, not only in the city and vicinity, but at points within a radius of one hundred miles, successfully competing with Detroit and eastern houses, and at present engaged in the execution of work in their line, in remote parts of the Northeast and Northwest. Their specialty also, is the setting of large plate-glass, work requiring skill and trained experience to handle, and of which they enjoy a monopoly. They employ fifteen competent assistants and the business foots up largely each year. The house is the headquarters of the Bay City Rubber Stamp Works.

THE MODEL STEAM LAUNDRY.

M. J. Thomas, Proprietor—No. 717 Water St. Opp. Fraser House.

If cleanliness is next to godliness, there is no possible reason why residents of the Bay Cities, in respect to their apparel, should be at all removed from a condition so desirable and accessible. The cities are the several localities for a number of first-class laundries, the success of which not only attests their worth but public confidence in the truth of the proposition above cited. One of the leading establishments in this line is "The Model Steam Laundry," started by Mr. M. J. Thomas, in June, 1888, and conducted by Mr. Thomas with increasing profitable results. He

occupies the basement and main floor of the building at No. 717 Water street, opposite the Fraser House, a location of unsurpassed worth, the premises being 25x100 feet in dimensions, and amply equipped with all the latest improved laundry machinery and appliances. The work done under his supervision is of the best description, no chemicals being employed in the process, and the same care exercised in procuring the desired result as in the best regulated household. His specialty is boat and hotel work, but he is prepared to fill orders from all sources promptly and without the vexations delays not infrequently experienced by patrons dependent upon similar establishments. He gives employment to a force of twenty hands, and is engaged in ministering to an extensive demand. In addition to headquarters here Mr. Thomas has nine agencies outside Bay City.

C. M. CURRY.

Dealer in the Light Running Domestic Sewing Machine—810 Water St.

The earliest manufacture of the Domestic sewing machine, the well-known and highly esteemed article of household utility and domestic economy, dates back twenty-five years or more, when the same was commenced under private auspices, at the village of Norwalk, Huron County, Ohio. The plant was subsequently disposed of by William A. and Frank Mack to Blake Brothers, and removed to Scranton, Pa., thence to New Haven, Conn., with the main office at Union Square, New York City, and subordinate offices in every city in the country. The business in Bay City is directed by Mr. C. M. Curry, who established an office here in 1872, and to whose energy, enterprise and intelligent administration of affairs, the "Domestic" is indebted for its prominence and the large trade that has been built up.

He is located at No. 810 Water street, occupying the main floor, 25x100 feet in dimensions, and possessing complete and convenient accommodations for the display of goods and the transaction of business. He carries an ample supply of machines, and their equipments and improvements. His field of operations includes Bay City and Bay County as territory, and his sales have an aggregate of machines, large in number and steadily increasing each year. He deals also in paper patterns and dress forms, manufactured by the Domestic Company, and distributes thousands of copies of the company's fashion publication, *THE STYLE*, annually. No pains are spared to render the utmost satisfaction in every respect to customers, and the flourishing trade secured is emphatic evidence confirmatory of the premises. Mr. Curry has been a member of the First Baptist church for many years, and is otherwise connected with affairs that promote the moral and material welfare of the community.

FRED. MOHR.

Hats, Caps, Gents' Furnishing Goods, Trunks, Etc.—Midland St. Opp. Post-office, West Bay City.

In 1885, Mr. Fred. Mohr began merchandising in clothing, hats, caps, gents' furnishing goods, etc., for the supply of which West Bay City is the commercial center of a large and growing territory. Mr. Mohr is a comparatively recent acquisition to mercantile circles, but his business has proved successful from its inception, and his influence in the building up and developing of the city's industrial and commercial resources, has been potent and annually extending. He began operations in 1885, and is located on Midland street, opposite the postoffice, West Bay City, one of the most desirable sites in the city for business purposes, in premises 25x100 feet in dimensions, perfectly appointed, and conveniently arranged, as also supplied with superior facilities, for the display and sale of his large lines of goods. These latter embrace clothing of the best eastern make, in the latest style and finish, and in the matter of durability unsurpassed; hats, caps, gents' furnishing goods, of the best material and most celebrated manufacture; satchels, grips, trunks, etc.; the goods all round, are in short, of a superior quality, and have secured for the house a well deserved reputation and he does a large and steadily increasing trade with customers in West Bay City, as also with transients, in addition to supplying the demands of farmers and patrons, throughout the adjoining territory.

FOSTER, POST & CO.

Toys, Notions, Dolls, Crockery, Glassware, Tinware, Jewelry, Etc.—No. 714 Washington Ave.

The firm of Foster, Post & Co., consisting of Clark C. Foster, Nelson W. Post, and Erwin Foster, was established in Bay City during 1884, by the junior member of the organization, and have already attained to prominence and success. They are known as enterprising business men who have contributed in no small degree to the development of their department of trade, not only in Bay City, but at other points in the State. The headquarters of the house are at East Saginaw, where they conduct a wholesale business and carry large and varied lines of supplies with retail branches at Flint, Owassa, St. John, East Saginaw, and in this city. The latter was first located here in a building on Water street whence it was removed to its present site in the three-story and basement building at No. 714 Washington avenue, opposite the postoffice, in September, 1887, a location that cannot be surpassed for convenience and accessibility and otherwise specially, adapted to the uses to which it is applied. The premises are 25x100 feet in their dimensions and divided into departments, which in proportions and equipments afford ample accommodations for the purposes of display and trade. The main floor is occupied with general stock of the various lines of goods carried, the retail department and offices; the second floor with the wholesale business and the basement with full lines of china, glassware, crockery, woodenware, toys, notions, novelties, nick-nacks, etc., in general assortment of varied and diversified design and finish. The business is managed by Mr. Erwin Foster, a young man of energy and enterprise, to whom the firm are indebted for the measure of success that has accompanied their undertaking from its inception here. They do a large business locally, as also within a considerable radius of Bay City in all directions.

J. G. LAETZ.

Dealer in Boots and Shoes—Fraser House Block, Center St.

Although but recently established, no house in Bay City has in a short time become better known, and few enjoy a better trade in its line, than the boot and shoe house of J. G. Laetz. For many years prior to 1887, Mr. Laetz was associated with one of the leading shoe stores of the city, and during that apprenticeship, he not only acquired an intimate knowledge of the business in its every detail, but complete familiarity with the requirements of the trade. In 1887, he severed his connection with the house referred to, and embarked in business on his own account. He is located on Center street, in the Fraser House block, occupying the basement and main floor, each being 20x70 in area, and handsomely arranged and fitted up. His stock is largely of eastern make, comprising a wide range of superior grades of men's, boys' and children's fine boots and shoes, the material and workmanship being the best that money and good judgment can secure, and he does a heavy retail trade in this city and vicinity. Among the finer grades of shoes handled by Mr. Laetz are Gray Bros., Sachs, Martha, Washington & Torrey, Libby, Brackett & Co., men's fine shoes. He makes a specialty of ladies' kid shoes, selling same at \$2.00 and \$3.00 per pair, and in which he leads all competitors.

CHARLES BRUNNER.

Dealer in Groceries and Provisions—Saginaw St. Near Center.

The grocery and provision house of Charles Brunner, on Saginaw street near Center, is the pioneer establishment of its kind in the city, and among the oldest in the Valley. Though a comparatively young man, Mr. Brunner has had nearly thirty-five years' experience in the business, upward of twenty-two years of which he has passed in Bay City. His success has been decided, and his prosperity proportionately gratifying. He established himself here in 1866, and is located at the above designated site, the center of commercial activity, in premises two stories in height, 25x100 feet in

dimensions, and conveniently equipped and appointed for the accommodation of the trade, to which he ministers. His stocks are large and varied, pure in quality, and sold at the lowest market quotations. They embrace full lines of teas, coffees, sugars, spices, canned goods, preserves, pickles, sauces, produce, provisions, fruits and vegetables in season, also flour and feed. All goods carried are specialties with Mr. Brunner, and from his long experience with the trade, and his continued operations with jobbers and other sources of supplies, he has acquired perfect familiarity with the requirements of the one, and perfected such arrangements with the other, that he is able to offer unsurpassed inducements to purchasers. He employs a full staff of clerks, and does a large business in the two cities, in addition to an extended trade in the surrounding country.

Mr. Brunner is everywhere known as a man of business integrity, and his house is equally prominent for the quality of its commodities, and the honorable methods which characterize its operations.

GEORGE F. HOOD.

Successor to McDermott & Hood—Insurance—No. 5 McDermott Block.

Mr. George F. Hood is a conspicuous and enterprising underwriter of Bay City. He has been engaged in that capacity here for a number of years, first as a member of the insurance firm of McDermott, Hood & Kelley, subsequently as the junior partner of the house of McDermott & Hood, in the same business, and since 1887 as the sole owner and manager of the insurance agency conducted under his individual name. He is located at No. 5 McDermott block, No. 705 Adams street, where he occupies handsome offices, and is fully provided with facilities for the accommodation of the business to which he devotes his services. He is sole agent in Bay City for quite a number of insurance companies of acknowledged reliability, and which are known throughout the country for their financial responsibility, reasonable rates and liberal concessions in the settlement of losses. Among these are the Insurance Company of Pennsylvania, with net assets amounting in round numbers to \$500,000, and which has paid, since its establishment in 1794, losses aggregating \$15,000,000; of the Dwelling House Insurance Company of Boston, Mass., which confines itself strictly to dwelling and farm business, with a capital of \$300,000, \$230 assets as security for each dollar of its liabilities, and \$1.30 surplus to policy holders for every \$100 at risk, also, of the Cincinnati Underwriters, composed of the Eureka Fire and Marine and Security Fire Insurance Companies of Cincinnati, Ohio, with a cash capital of \$250,000, and a net surplus amounting to \$125,552.25; and, finally, of the well known Westchester Insurance Company of New York, with \$1,064,698 cash assets, and \$424,778 surplus. From such an exhibit none seeking absolutely unassailable protection, upon the fairest terms, can delay action.

Mr. Hood does a large local business and enjoys a well merited and largely extended reputation for enterprise and honorable dealing.

WILLIAM WARD.

Practical Saw-Maker—No. 130 North Water St.

Mr. Ward located in Bay City in 1865, coming from Saginaw, and during the same year established himself in the business which he has uninterruptedly conducted for nearly a quarter of a century. He is one of the pioneer residents, and oldest merchants dealing in saws, etc., in the present prosperous municipality, and is well known among the milling interests along the river, and around the lakes. His place of business is at No. 130 North Water street, in premises 25x100 feet in dimensions, provided with all requisite machinery, and giving employment to a sufficient force to meet the demands of the service. In addition to his manufacture, Mr. Ward carries full and complete lines of goods in his special department, and is agent for the American Saw Company, being supplied with all grades and sizes of the circular saws of that corporation.

His trade is in the city and throughout the lumber and milling districts of the State, and the house stands high, whether considered in regard to the quality of its output, its volume of business, or the correct methods enlisted in its management.

TRAVIS & VAN EGMOND.

Manufacturers Carriages, Wagons and Lumbermen's Supplies—Catharine and Midland Sts.—West Bay City.

No manufacturing establishment in West Bay City is more favorably known or more highly esteemed than the carriage and wagon factory of Travis & Van Egmond. It was established during October, 1887, by N. Travis and H. Van Egmond, composing the present firm. Not only is it one of the leading industries of the city, but bears an important relation to the prosperity of the Valley. They are located at the corner of Catharine and Midland streets, convenient and prominent, where they occupy a two-story building 25x80 feet in dimensions, well equipped in all its departments for the superior manufacture of all descriptions of carriages, wagons, buggies, sleighs, cutters and other mediums of conveyance. The materials which enter into their construction are the best qualities of hardwoods, thoroughly seasoned and adapted to the service, while the construction itself is after the most approved patterns and the latest designs for comfort, style and durability. They also do all kinds of job work, exercising the same skill and care in that branch of the business, and making a specialty of horse-shoeing in which line of work they are unsurpassed. They employ a competent force of assistants, and by strict integrity and first-class workmanship, have established a reputation that has commended their services to a large patronage in West Bay City, and throughout the Valley.

D. P. CLARK.

Architect and Superintendent—No. 413 and 414 Phoenix Block.

One of the leading architects in Bay City, is D. P. Clark. He is a student of the art, learned in his profession, and has been deservedly successful in contributing to the architectural superiority of the city, and the surrounding country. He began the practice of the profession in 1880. Prior to that date, he was for many years engaged in building, in connection with which his knowledge of architecture was afforded an extensive field for practice and originality of design. In the latter year, however, he turned his attention exclusively to designing and superintending the erection of buildings, the latter being done by contract, in which his familiarity with the requirements of their construction, affords him unusual advantages. He brings to the aid of his professional attainments, a thorough knowledge of the science of building, and has made a special study of its application, to all the departments of architectural development and improvement.

Among the more prominent of his successes, is the Phoenix block, the largest and most elegant business edifice in the city, and the Bay City Library building here; a Methodist church edifice erected in West Bay City, at a cost of \$20,000; the Baptist church, the Kusch business block, the Loose block, and the residence of the Hon. John Welch, all in West Bay City; a church at Greenville costing \$20,000; a similar edifice at Flint, costing \$12,000; and a \$9,000 business block at West Branch, in addition to many private residences, etc., here and elsewhere. Mr. Clark is now completing an office building for Congressman-elect Wheeler, which for beauty of design is not surpassed by any similar structure in the Valley.

He is located at No. 413 and 414 Phoenix block, where he has every facility for furnishing designs, plans and specifications, and offers his services to those requiring work in his line, at the most reasonable cost.

FRANK BATEMAN.

Druggist—Astor House Block—South Bay City.

The absolute necessity for pure drugs and of skill and familiarity in the compounding of prescriptions, are among the more invaluable essentials required in the domain of pharmacy. The knowledge by the public of establishments possessing these requisites, is not less valuable, because of the confidence inspired and the success thereby assured. Among the leading drug houses in Bay City, making such features of the business specialties, and enjoying a wide-spread reputation for their possession, is that of Mr.

Frank Bateman in the Astor House block, South Bay City. The store was formerly conducted by Empey & Co., who had been established for many years prior to September, 1887, and controlled its management. At that date, however, the premises were purchased by Mr. Bateman, the present proprietor and director. He is a gentleman largely identified with the progress and development of material interests in Bay City, being a partner in the extensive house of Braddock, Bateman & Co., manufacturers of fine cigars, and otherwise a prominent representative of commercial and manufacturing circles. In the present undertaking he directs and supervises the business, the immediate management of which is in the charge of Mr. T. P. Wales, an accomplished pharmacist who brings to the discharge of his duties a thorough knowledge of the profession, acquired during thirteen years experience. The premises occupied, consist of commodious quarters, 25x100 feet in dimensions. The specialties of the house are pure drugs and the exercise of the greatest care in the preparing of prescriptions. Full and complete lines of the former are carried, embracing drugs, chemicals, extracts, compounds, preparations of established merit, etc., and in the latter branch of the business, the reputation of the house is unsurpassed.

ED. O'CONNOR.

Dealer in Groceries and Provisions, Vegetables, Fruits and Oysters—No. 108 Center St.

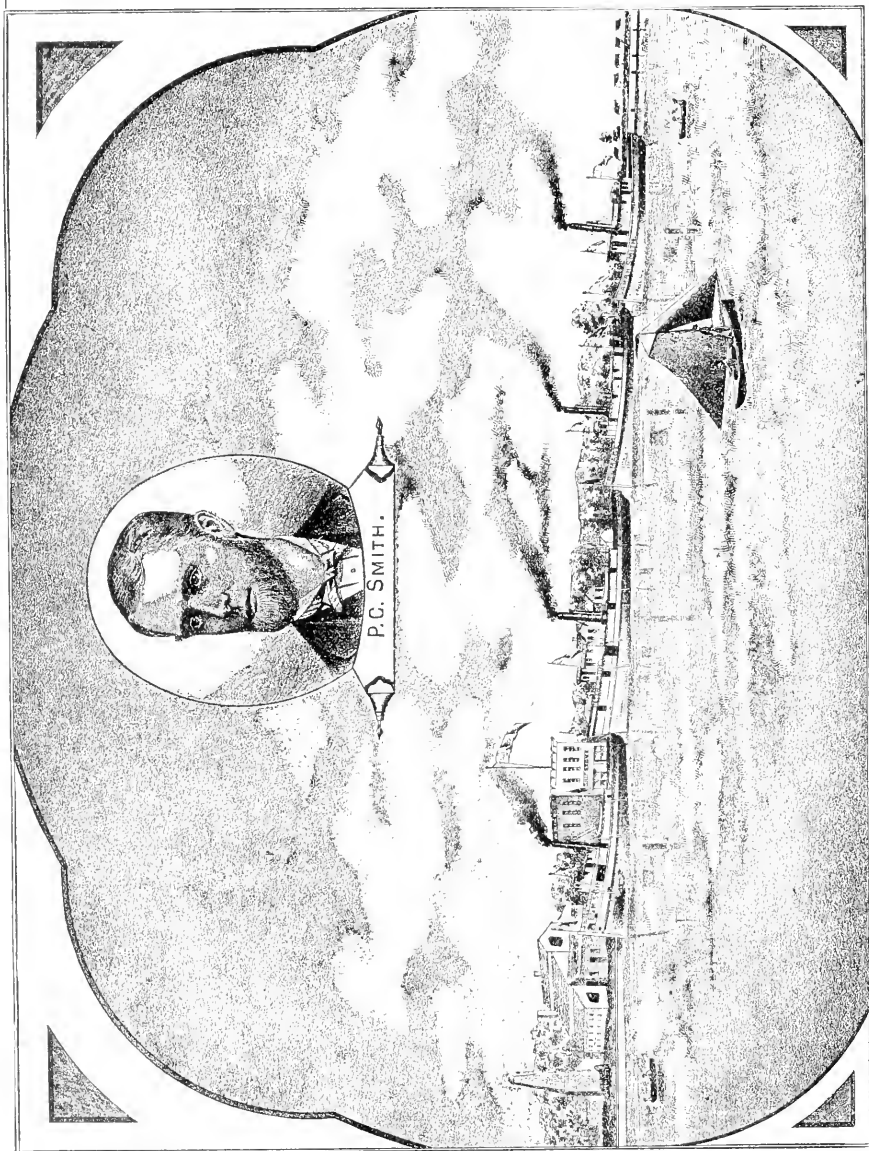
One of the enterprising grocery and provision houses of Bay City, as also one of the oldest and well-established in its line in this section, is that conducted by Mr. Ed. O'Connor at No. 108 Center street. Mr. O'Connor began the business here in 1863. For upward of twenty-five years, he has been engaged in a prosperous trade, and during that time won for himself and his undertaking, the confidence and patronage of a discriminating and exacting public. Twenty-five years experience in any special line of business peculiarly qualifies one to cater to the demand for supplies in the same, and the experience Mr. O'Connor has enjoyed, is an additional confirmation of the value in which he is held in the commercial and trade circles of Bay City and the surrounding country. His place of business is at No. 108 Center street, where he occupies the main floor and basement, each 25x150 feet in dimensions, of a handsomely built and eligibly located structure. In fact, he is situated at one of the most available and accessible points in the city for business purposes. The stock carried is not only large but in very full and complete lines, consisting of staple and fancy groceries, table luxuries and condiments, imported and domestic, provisions of every quality and description, oysters, vegetables and fruits, etc., as also boat and lumber camp supplies, in great variety.

Mr. O'Connor does a large local retail trade, as also a jobbing trade, with dealers engaged in business within an extended radius of Bay City, to the North and West, in addition to responding to heavy demands made by the marine and lumber interests.

LEFEVRE HOUSE.

Frank Lefevre, Prop. Washington Ave. bet. First St. and Woodside Ave.

The Lefevre House is one of the best and most popular "dollar a day" houses in the Saginaw Valley. It was established by Frank Lefevre in 1882. Prior to that date, and for a period of seven years, Mr. Lefevre had been proprietor of the Portland House. In the latter year, however, he severed his connection with the Portland, having meanwhile completed the building of the Lefevre, and took possession of the latter, which he has since conducted with prosperous results. The premises are of brick, three stories high, 50x120 feet in dimensions, and among the most prominent structures in that portion of the city. The main floor contains the office, parlors, dining and reception rooms, also the bar. The upper floors are used for sleeping purposes, the bed-rooms being light, airy, well ventilated and otherwise convenient and comfortable. The cuisine is a leading feature of the Lefevre's attractions, and has given it the name above quoted, the best "dollar a day" house in the Saginaw Valley. The house is well furnished with all modern equipments, and can comfortably accommodate eighty guests. It is also new, situated contiguous to the railroad depots and boat landings, and does a large and steadily increasing transient trade.



SMITH'S LINE:—Tugs Peter Smith, Ella M. Smith, Sarah Smith and S. S. Ramage.

P. C. SMITH.

Dealer in Groceries, Provisions and Flour Second St. West Bay City.

The grocery and provision house of P. C. Smith is one of the largest and best patronized in West Bay City. It was established by Mr. Smith in 1883, and its success became instant, and has continued through the succeeding years. He is



B. BOUTEL. SEE SAGINAW BAY TOWING ASSOCIATION.

located on Second street, in the First ward, an available site for the trade to the supply of which he contributes, where he occupies premises two stories high and 25x-150 feet in dimensions. The store is conveniently arranged and appointed, completely equipped with all facilities necessary to the sale and shipment of goods, and otherwise desirable. A heavy stock is kept on hand and fresh supplies are received daily, thus enabling Mr. Smith not only to fill all orders promptly, but to sell at prices and upon terms advantageous to customers. His lines of goods include groceries, both staple and fancy, provisions, flour, mess pork and beef, hardware, packing lard and machinery oils, canned goods, general supplies, etc., obtained from first hands and of the best qualities and descriptions. He makes boat supplies a specialty, and his facilities, embracing telephone service, to respond to requisitions from this source, are unrivalled. He does a large and constantly increasing trade in the two cities, and his operations in marine circles are equally extensive and growing in volume.

Mr. Smith is an old resident of West Bay City, having located here in 1856, and an experienced merchant, specially familiar with the requirements of the trade. In addition to his present enterprise, he is head of the firm of Smith & Boutel, proprietors of the Saginaw Bay Towing Association, and has been identified with the growth and development of the Saginaw Valley for upward a third of a century.

SAGINAW BAY TOWING ASSOCIATION.

Smith & Boutel, Proprietors P. C. Smith's Coal Dock, West Bay City—and Water St. Foot of First, Bay City.

The demand for facilities for towing purposes, brought into existence the Saginaw Bay Towing Association, which was established a number of years ago by P. C. Smith and B. Boutel, composing the firm of Smith & Boutel, under whose management the utility and value of the service has been increased and enhanced to large proportions. Both members of the firm are familiar with the requirements of navigation, each having served on the lake in the capacity of master of vessels

and other sailing craft, and experienced in the line of operations they are now engaged in the conduct of. They own a fleet of powerful tugs commanded by experienced officers, and make the towing of rafts a specialty. Among the boats included in their line, are the Peter Smith, Ella Smith, Sarah Smith, S. S. Rummage, Pensaukie, Justice Fields, Niagara, Annie Moile, Luther Westover, Sea Gull, and others, all thoroughly seaworthy and equipped with every auxiliary necessary to safe and rapid transit to and from all lake ports. They do a large business in towing logs and rafts from Canada and points north of the Saginaw River, also towing same from points between the Upper and Lower Peninsulas, in addition to Detroit, Cleveland, Buffalo and other eastern and western ports. They have boom slicks and chains and are the inventors of the famous core boom, designed for the absolute security of logs in progress of transportation by preventing their becoming detached from the raft and sinking or drifting away. They are also prepared to furnish booms to owners of logs, to procure the insurance of the latter at the lowest rates, and generally to handle consignments entrusted to their care expeditiously and safely. They employ a large number of competent hands and during the season of navigation are constantly in commission, handling an average of 300,000,000 feet of logs per summer.

The association under the management of Messrs. Smith & Bontel, has secured an established reputation for enterprise and progress, and is one of the most valuable and influential in its field of operations around the lakes. The company's main office is on Water street, foot of First, Bay City, where Mr. Bontel gives his personal attention to the management; the other office is at P. C. Smith's coal dock, West Bay City, where P. C. Smith carries on an extensive business in boat stores and provisions.

ARLINGTON HOUSE.

Thomas Toohey, Proprietor; also Lumberman and Contractor—Corner Linn and John Sts.

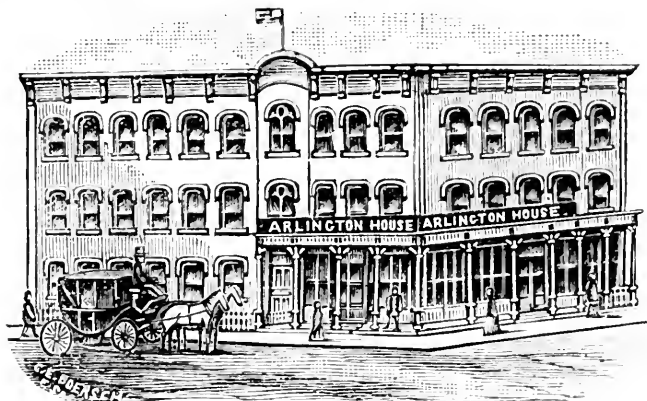


THOMAS TOOHEY.

The Arlington House, the leading hotel of West Bay City, is the successor of the Bunnell House, which was first erected in 1867. It was burned the same year, but rebuilt immediately, brick being substituted for frame and opened in June, 1868. During September, 1882, the name of the house was changed from the "Wells" to that by which it is now known and the year following it, was purchased by Thomas Toohey, who has since managed and directed its conduct, refitting and refurnishing the house throughout, and resolving it into one of the cosiest and most attractive resorts of its kind in the city. The premises occupied consist of a substantial three-story brick edifice, having a frontage of 60 feet on Linn street with a depth of 100 feet on John street, a location of unsurpassed desirability, being contiguous to the banking, business and manufacturing

centers of West Bay City, and adjacent to the postoffice and lines of transportation. The main floor is occupied with the office, reading, reception and dining rooms, also the bar and billard halls, and the refectory. Broad stairways lead to the second floor, on

which handsomely appointed parlors, furnished in the latest modern style, with sample rooms and chambers en suite are located, while the upper story is devoted to sleeping apartments, supplied with luxurions accommodations and equipped with every convenience that will, even remotely, contribute to the comfort of the occupants. The dining room is a most attractive banquet hall, with capacity to comfortably accommodate eighty guests, and the menu is made up of all the substantials and delicacies to be obtained in the market, furnished in abundance, well cooked and artistically served. The house is in all respects adapted to the requirements of the trade



ARLINGTON HOUSE.

and special pains are taken to realize to patrons the fullest fruition of comfort and pleasure during their sojourn. The house can entertain sixty guests, and enjoys a large transient custom, in addition to an equally extensive clientele of boarders. Its rates are one dollar and fifty cents per diem.

Mr. Toohey is a pioneer resident of West Bay City, and prior to his purchase of the Arlington, was proprietor of the well known and popular Toohey House. He is accomplished in the art of keeping hotel, and enjoys a well-earned reputation for hospitality, and attention to the comfort of his patrons.

WILLIAM KEITH.

Marine Insurance No. 703 North Water St.

At a port of entry like Bay City, the business of marine insurance is not only necessary, but indispensable to success in every department of commercial and manufacturing endeavor. To supply such demand here, agencies have been established, the operations of which are limited exclusively to issuing policies providing for protection against risks encountered by marine interests. One of the oldest and most prominent agencies of this character, is managed by Captain William Keith. He is a native of Michigan, and, having sailed the lakes for twenty years and upwards, located here in 1870, and opened a marine insurance, vessel agency and commission house. His place of business is at No. 703 North Water street, where he serves the demands of a large and increasing patronage. He is the local agent for the Western Assurance Company of Toronto, Canada, with cash assets of \$1,064,698, and whose specialty is the insurance of cargoes; also representing the firm of Smith & Davis, of Buffalo—the largest insurance house on the lakes, whose specialty is the insurance of hulls, and to whom he turns over all risks undertaken upon crafts at this and adjoining ports: companies of which O. E. Flint, of Buffalo, is General Manager. In addition to these, he is the shipping agent of the Michigan Salt Association, shipping the product of the different salt works of the Saginaw Valley, in carload lots, to the order of consumers, and is also heavily interested in lake and other interests.

M. KINNEY.

Successor to Kinney & Lambert, Hardware, Paints, Oils, Agricultural Implements, Sash, Doors—Nos. 711 and 713 Washington Ave.

Mr. M. Kinney commenced business in Bay City during 1882, as senior partner in the hardware house of Kinney & Lambert. This organization was preserved until February, 1888, when the firm dissolved, Mr. Lambert retiring. The house has always stood very high with commercial, financial and manufacturing circles, the trade also enjoying a reputation for the quality and variety of its stock and business methods that has served to extend and increase its business annually. Mr. Kinney occupies the three-story and basement building at Nos. 711 and 713 Washington avenue. The main floor is 25x100 feet in dimensions, the basement and two upper floors, being each 50x100 feet, and the premises in their entirety, representing an aggregate of 17,500 square feet of floor room, divided into departments, heavily stocked and equipped with elevator service, as also other conveniences. The main floor is used as a display room for heating and cooking stoves, ranges, tinware, japanned ware, etc., the second floor to light hardware and cutlery and the third floor for manufacturing purposes.

The stock carried embraces full and select lines of stoves, ranges, paints, oils, glass, sash, doors, blinds, housekeepers' and builders' hardware, cutlery, notions, etc., in great variety; agricultural implements and farm wagons, the two latter being stored in premises adjoining the main store, specially adapted to that object. Mr. Kinney conducts one of the largest and most widely known establishments in his line in the Lower Peninsula. In addition to the classes of stock handled, he operates a branch for the manufacture of tin, copper, sheet and galvanized iron ware on the top floor of the building occupied, which is supplied with all necessary machinery and tools and which turns out a large product annually.

E. H. VEDDER.

Prescription Druggist—Midland and Walnut Sts. West Bay City.

One of the oldest and most reliable drug houses in West Bay City, dating its origin back twenty years and more, is that of E. H. Vedder, at the corner of Midland and Walnut streets. The business was established about 1868, by W. W. Vedder, brother of the present proprietor, and up to 1883, he conducted the enterprise with success and the skill that accompanies professional superiority. In 1883, however, he died, and Mr. E. H. Vedder succeeded to the ownership and management of the enterprise. He is a gentleman of long experience, education and thoroughly familiar with the science of pharmacy, as also with the demands of the trade. His career has been prosperous, and has secured to himself and his business a reputation both deserved and established. He is located at the corner of Midland and Walnut streets as above stated, his store, 25x100 feet in size, being handsomely fitted up and equipped with every convenience, and carrying large stocks. His specialties are pure drugs and chemicals, also the preparation of prescriptions. In the former department he has the choicest lines of the commodities mentioned, also handling the best medicaments, extracts, patent medicines, standard preparations, druggists' sundries, and the almost endless varieties of articles to be obtained in a first-class establishment of the character. In the compounding of prescriptions he cannot be excelled.

G. C. MYERS,

Manufacturer and Dealer in

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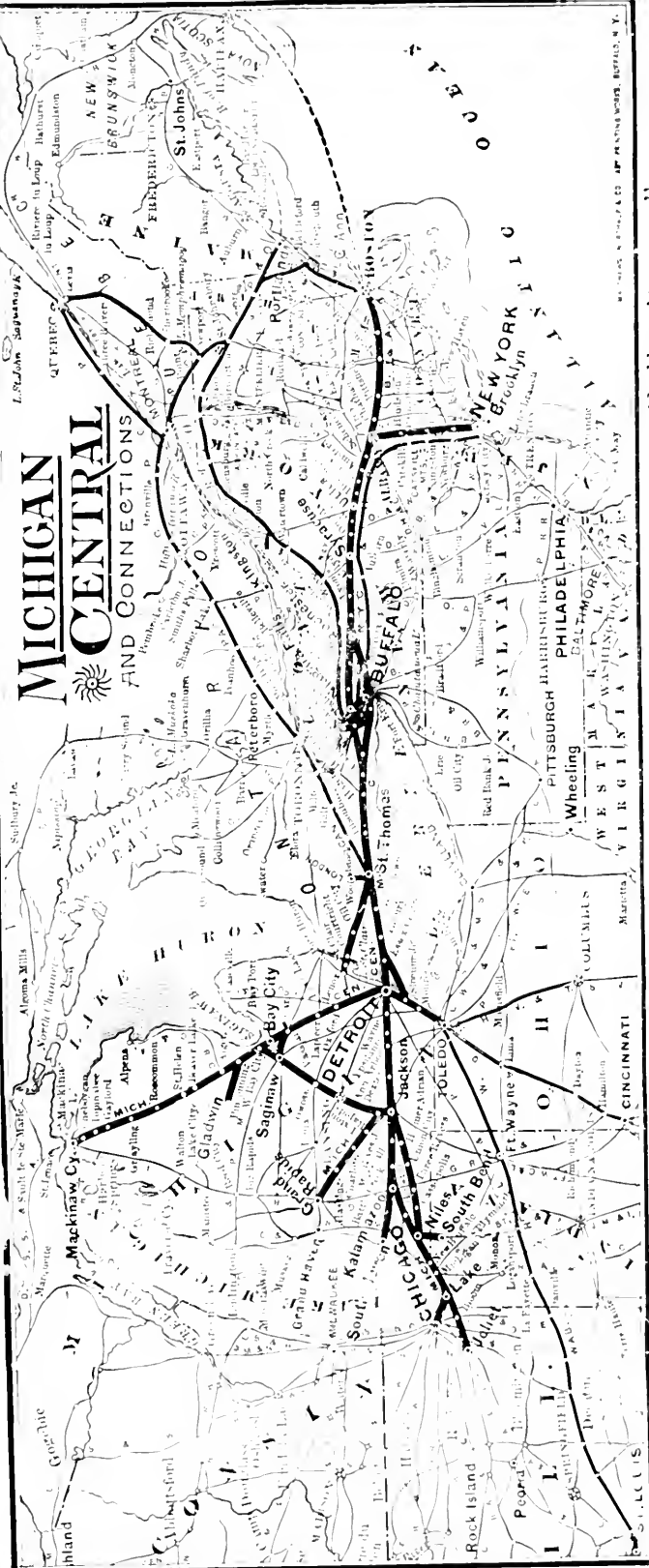
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